Case 16-15000 Doc 1 Fill in this information to identify your case:		Intered 05/02/16 14:10:35 age 1 of 105	Desc Main
United States Bankruptcy Court for the:			
Northern District of: Illinois (State)	<u> </u>		
Case number (if known)	Chapter you are filing under: Chapter 7 Chapter 11 Chapter 12 Chapter 13		Check if this is an amended filing

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a joint case—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car, "the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

About Debtor 1: About Debtor 2 (S	pouse Only in a Joint Case):
1. Your full name Russell	
First name Write the name that is on	
your government-issued Middle name	
picture identification (for example, your driver's Baker	
license or passport Last name Last name	
Bring your picture identification to your meeting with the trustee. Suffix (Sr., Jr., II, III) Suffix (Sr., Jr., II, III)	III)
2. All other names you	
have used in the last First name First name	
8 years Middle name Middle name	
Include your married or maiden names.	
Last name Last name	
First name First name	
Middle name Middle name	
Last name Last name	
3. Only the last 4 digits XXX - XX- 4517 XXX - XX-	
Security number or OR OR	
federal Individual 9 xx - xx- Taxpayer Identification number (ITIN)	

Russel Case 16-15000 cDoc 1 Debtor 1 Page 2 of 105 Documetht me **About Debtor 1:** About Debtor 2 (Spouse Only in a Joint Case): 4. Any business names I have not used any business names or EINs. I have not used any business names or EINs. and Employer Identification Business name Business name Numbers (EIN) you have used in the last 8 years Business name Business name Include trade names and EIN EIN doing business as names EIN EIN 5. Where you live If Debtor 2 lives at a different address: 117 Richards St. Number Street Number Street 60433 Joliet Illinois City State Zip Code City State Zip Code Will County County If your mailing address is different from the one above, fill If Debtor 2's mailing address is different from yours, fill it in it in here. Note that the court will send any notices to you at this here. Note that the court will send any notices to this mailing mailing address. address. Number Street Number Street City Zip Code State City State Zip Code 6. Why you are Check one: Check one: choosing this Over the last 180 days before filing this petition, I have lived district to file for Over the last 180 days before filing this petition, I have lived in this district longer than in any other district. in this district longer than in any other district. bankruptcy I have another reason. Explain. (See 28 U.S.C. §§ 1408.) I have another reason. Explain. (See 28 U.S.C. §§ 1408.)

Debtor 1 Russel Case 16-15000 cDoc 1 Filed 05/02/16 Entered 05/02/16 (144):10:35 Desc Main

| Price | Page 3 of 105 | Page 3 o

Tell the Court About Your Bankruptcy Case Part 2: 7. The chapter of the Check one. (For a brief description of each, see Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form **Bankruptcy Code** B2010)). Also, go to the top of page 1 and check the appropriate box. you are choosing to Chapter 7 file under Chapter 11 Chapter 12 Chapter 13 8. How you will pay the ☑ I will pay the entire fee when I file my petition. Please check with the clerk's office in your local fee court for more details about how you may pay. Typically, if you are paying the fee yourself, you may pay with cash, cashier's check, or money order... If your attorney is submitting your payment on your behalf, your attorney may pay with a credit card or check with a pre-printed address. I need to pay the fee in installments. If you choose this option, sign and attach the Application for Individuals to Pay Your Filing Fee in Installments (Official Form 103A). I request that my fee be waived (You may request this option only if you are filing for Chapter 7. By law, a judge may, but is not required to, waive your fee, and may do so only if your income is less than 150% of the official poverty line that applies to your family size and you are unable to pay the fee in installments). If you choose this option, you must fill out the Application to Have the Chapter 7 Filing Fee Waived (Official Form 103B) and file it with your petition. 9. Have you filed for No. bankruptcy within the last 8 years? Yes. District Case number District Case number District ____ When Case number MM / DD / YYYY 10. Are any bankruptcy ✓ No. cases pending or being filed by a Yes, Debtor Relationship to you spouse who is not When District Case number, if known filing this case with you, or by a Debtor Relationship to you business partner, or When District Case number, if known by an affiliate? 11. Do you rent your No. Go to line 12. residence? Yes. Has your landlord obtained an eviction judgment against you and do you want to stay in your residence? ✓ No. Go to line 12. Yes. Fill out Initial Statement About an Eviction Judgment Against You (Form 101A) and file it with

this bankruptcy petition.

RusselCase 16-15000 cDoc 1 Filed 05/02/16 Entered 05/02/16 (1.4:10:35 Desc Main Debtor 1 Documether Page 4 of 105 Report About Any Businesses You Own as a Sole Proprietor 12. Are you a sole ◪ No. Go to Part 4. proprietor of any full- or part-time Name and location of business business? Name of business, if any A sole proprietorship is a business you operate as an Number Street individual, and is not a separate legal entity such as a corporation, partnership, or LLC. If you have more than City State Zip Code one sole proprietorship, use a Check the appropriate box to describe your business: separate sheet and Health Care Business (as defined in 11 U.S.C. § 101(27A)) attach it to this petition. Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B)) Stockbroker (as defined in 11 U.S.C. § 101(53A)) Commodity Broker (as defined in 11 U.S.C. § 101(6)) None of the above 13. Are you filing under If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set appropriate deadlines. Chapter 11 of the If you indicate that you are a small business debtor, you must attach your most recent balance sheet, statement of operations, cash-flow **Bankruptcy Code** statement, and federal income tax return or if any of these documents do not exist, follow the procedure in 11 U.S.C. § 11 16(1)(B). and are you a small business debtor? No. I am not filing under Chapter 11. For a definition of No. I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the small business debtor, Bankruptcy Code. see 11 U.S.C. § Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code. 101(51D). Part 4: Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention 14. Do you own or have ◪ No. any property that poses or is alleged Yes. What is the hazard? to pose a threat of imminent and identifiable hazard to public health or If immediate attention is needed, why is it needed? safety? Or do you own any property that needs immediate attention? Where is the property? For example, do you Number Street own perishable goods, or livestock that must be fed, or a building that needs urgent repairs? City State Zip Code

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You must check one:

Explain Your Efforts to Receive a Briefing About Credit Counseling

15. Tell the court whether you have received briefing about credit counseling.

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

About Debtor 1: About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

✓ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion. Attach a copy of the certificate and the payment plan, if any,

that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing	g about credit
counseling because of:	

I have a mental illness or a mental Incapacity.

deficiency that makes me incapable of realizing or making rational decisions

about finances.

Disability. My physical disability causes me to be

unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to

Active duty. I am currently on active military duty in a

military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this

bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

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Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing about credit counseling because of:

Incapacity. I have a mental illness or a mental

deficiency that makes me incapable of realizing or making rational decisions

about finances.

Disability. My physical disability causes me to be

unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to

Active duty. I am currently on active military duty in a

military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

Russel Case 16-15000 c Doc 1 Filed 05/02/16 Entered 05/02/16 (144)10:35 Desc Main Page 6 of 105 Documetht me **Answer These Questions for Reporting Purposes** 16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) 16. What kind of debts as "incurred by an individual primarily for a personal, family, or household purpose." do you have? No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment. No. Go to line 16c. Yes. Go to line 17. 16c. State the type of debts you owe that are not consumer debts or business debts. 17. Are you filing under No. I am not filing under Chapter 7. Go to line 18. Chapter 7? Do you estimate that Yes. I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available to distribute to unsecured creditors? after any exempt property is excluded ✓ No. and administrative ٦ Yes. expenses are paid that funds will be available for distribution to unsecured creditors? 1,000-5,000 25,001-50,000 1-49 18. How many creditors 50-99 5,001-10,000 50,001-100,000 do you estimate that 100-199 10,001-25,000 More than 100,000 you owe? 200-999 **✓** \$0-\$50,000 \$1,000,001-\$10 million \$500,000,001-\$1 billion 19. How much do you \$50,001-\$100,000 \$10,000,001-\$50 million \$1,000,000,001-\$10 billion estimate your assets \$100,001-\$500,000 \$50,000,001-\$100 million \$10,000,000,001-\$50 billion to be worth? \$500,001-\$1 million \$100,000,001-\$500 million More than \$50 billion \$0-\$50,000 \$1,000,001-\$10 million \$500,000,001-\$1 billion 20. How much do you \$50,001-\$100,000 \$10,000,001-\$50 million \$1,000,000,001-\$10 billion estimate your **✓** \$100,001-\$500,000 \$50,000,001-\$100 million \$10,000,000,001-\$50 billion liabilities to be? \$500,001-\$1 million \$100,000,001-\$500 million More than \$50 billion Part 7: Sign Below I have examined this petition, and I declare under penalty of perjury that the information provided is true For you and correct. If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7. If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief in accordance with the chapter of title 11, United States Code, specified in this petition. I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. x /s/ Russell Baker Signature of Debtor 2 Signature of Debtor 1 Executed on 5/2/2016 Executed on MM / DD / YYYY MM / DD / YYYY

Debtor 1

For your attorney, if you are represented by one

If you are not represented by an attorney, you do not need to file this page. I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

/s/ Brent Ingram		Date	5/2/2016	
Signature of Attorney for Debtor			MM / DD / YYYY	
Brent Ingram				
Printed name				
Semrad Law Firm				
Firm name				
2424 Plainfield Road				
Street				
Suite 300				
Crest Hill	Illinois		60403	
City	State		Zip Code	
Contact phone		E	mail address	
Bar number			tate	

<u> Case 16-15000 Doc 1 Filed 05/02/16 Entered 05/0</u>2/16 14:10:35 Desc Main Fill in this information to identify your case: Debtor 1 Russell Baker First Name Middle Name Last Name Debtor 2 (Spouse, if filing) First Name Middle Name Last Name United States Bankruptcy Court for the: Northern District of Illinois (State) Case number (If known) Check if this is an amended filing Official Form 106Sum Summary of Your Assets and Liabilities and Certain Statistical Information 12/15 Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new Summary and check the box at the top of this page. **Summarize Your Assets** Your assets Value of what you own 1. Schedule A/B: Property (Official Form 106A/B) \$0.00 1a. Copy line 55, Total real estate, from Schedule A/B..... \$15,133.00 1b. Copy line 62, Total personal property, from Schedule A/B \$15,133.00 1c. Copy line 63, Total of all property on Schedule A/B..... Summarize Your Liabilities Your liabilities Amount you owe

Your total liabilities \$111,160.00

Part 3: Summarize Your Income and Expenses

\$4,085.56

5. Schedule J: Your Expenses (Official Form 106J)

Copy your monthly expenses from line 22, Column A, of Schedule J.....

\$4,075.00

RusselCase 16-15000 cDoc 1 Filed 05/02/16 Entered 05/02/16 (144):10:35 Desc Main Debtor 1 Page 9 of 105 **Answer These Questions for Administrative and Statistical Records** Part 4: 6. Are you filing for bankruptcy under Chapters 7, 11, or 13? No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. 7. What kind of debt do you have? Your debts are primarily consumer debts. Consumer debts are those incurred by an individual primarily for a personal, family, or household purpose. 11 U.S.C. § 101(8). Fill out lines 8-10 for statistical purposes. 28 U.S.C. § 159. Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. 8. From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official \$6,361.97 Form 122A-1 Line 11; OR, Form 122B Line 11; OR, Form 122C-1 Line 14. Copy the following special categories of claims from Part 4, line 6 of Schedule E/F: From Part 4 on Schedule E/F, copy the following: **Total claim** \$0.00 9a. Domestic support obligations (Copy line 6a.) \$0.00 9b. Taxes and certain other debts you owe the government. (Copy line 6b.) \$0.00 9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.) \$64,862.00 9d. Student loans. (Copy line 6f.)

9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)

9g. Total. Add lines 9a through 9f.

\$0.00

\$0.00

	Case 16-	15000 Doc 1	Filed 05/02/16	Entered 05/02/16	14:10:35 [Desc Main
Fill in this	information to identify y	our case:				
Debtor 1	Russell	С	Baker			
	First Name		le Name Last N	lame		
Debtor 2						
(Spouse,	if filing) First Name	Midd	e Name Last N	ame		
United St	ates Bankruptcy Court fo	or the: Northern	District of III			
Case nun	nher		(5	State)		
(If known)						
Officia	al Form 106A	v/B				Check if this is an amended filing
	dule A/B: P					12/1
				n asset fits in more than one		
rite your Part 1: 1. Do you	name and case numb Describe Each Re u own or have any leg	er (if known). Answer e esidence, Building	every question. , Land, or Other Rea	a separate sheet to this form I Estate You Own or Ha I, land, or similar property?	•	
✓	No. Go to Part 2					
Ш	Yes. Where is the prop	perty?				
4.4			What is the property	• • •		ured claims or exemptions. Put secured claims on <i>Schedule D:</i>
1.1	Street address, if avail	lable, or other description	Single-family home			ve Claims Secured by Property.
			Duplex or multi-uni Condominium or co	· ·	Current value of	the Current value of the
			Manufactured or me	•	entire property?	portion you own?
			Land	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,		
	Number Street		Investment property	,	Describe the nat	ure of your ownership
			Timeshare		interest (such as the entireties, or	fee simple, tenancy by a life estate), if known.
	City Sta	ate Zip Code	Other			
			Who has an interest	in the property? Check one.		is community property
			Debtor 1 only		(see instruct	ions)
			Debtor 2 only			
			Debtor 1 and Debto	,		
			At least one of the o	ebtors and another		
			Other information you property identification	u wish to add about this item	ı, such as local	
If you	own or have more than	one. list here:	property identification	ii iidiiibei.		
,		,	What is the property	? Check all that apply.	Do not deduct sec	ured claims or exemptions. Put
1.2	O(1) 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	lalifa and disarda a 2.0.	Single-family home			secured claims on Schedule D: ve Claims Secured by Property.
	Street address, if avail	lable, or other description	Duplex or multi-uni	t building		, ,
			Condominium or co	operative	Current value of entire property?	the Current value of the portion you own?
			Manufactured or me	obile home		
	Number Street		_ Land		Describe the net	ure of your ownership
	Number Street		Investment property		interest (such as	fee simple, tenancy by
	City Sta	ate Zip Code	Timeshare Other		the entireties, or	a life estate), if known.
	Ony Ou	and Zip Code	Ц			
			Who has an interest	in the property? Check one.		is community property
			Debtor 1 only		(see instruct	ions)
			Debtor 2 only			
			Debtor 1 and Debto	•		
			At least one of the c	lebtors and another		

Other information you wish to add about this item, such as local property identification number:

Debtor 1	RusselCase 16-150	00 cDoc 1	<u> Filed 05/02/16 Entered 05/02/16</u>	@1k4w110: <u>35 Des</u>	c Main
1.3Stre	et address, if available, or oth	w	Documentation Page 11 of 105 hat is the property? Check all that apply. Single-family home Duplex or multi-unit building	the amount of any secure	laims or exemptions. Put ed claims on Schedule D: nims Secured by Property.
			Condominium or cooperative Manufactured or mobile home	Current value of the entire property?	Current value of the portion you own?
Nun			Land Investment property Timeshare	Describe the nature of interest (such as fee si	mple, tenancy by
City	State	Zip Code	Other	the entireties, or a life	estate), if known.
			ho has an interest in the property? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another	Check if this is co	mmunity property
			her information you wish to add about this item, s operty identification number:	such as local	
			of your entries from Part 1, including any entries fo		
Oo you ov		quitable interest in a	ny vehicles, whether they are registered or not? In eport it on Schedule G: Executory Contracts and Unexp		
	ns, trucks, tractors, sport utili			ned Leases.	
	Make Model: Year:	Nissan Maxima 2011	Who has an interest in the property? Check one. Debtor 1 only	the amount of any secure	laims or exemptions. Put ed claims on <i>Schedule D:</i> aims Secured by Property.
	Approximate mileage: Other information:	50000	Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another	Current value of the entire property? \$13653.00	Current value of the portion you own? \$13653.00
			Check if this is community property (see instructions)		
3.2	Make Model:		Who has an interest in the property? Check one.	the amount of any secure	laims or exemptions. Put ed claims on <i>Schedule D:</i>
	Year: Approximate mileage:		Debtor 1 only	Creditors Who Have Cla	aims Secured by Property.
	Other information:		Debtor 2 only Debtor 1 and Debtor 2 only	Current value of the entire property?	Current value of the portion you own?
	Outer Information.		At least one of the debtors and another	—————	————
			Check if this is community property (see instructions)		

3.3		Total Manager	് ഷം4ംപ് 0: <u>35 Desc Main</u>	
3.3	First Name Middle Name	Documental Page 12 of 105	De not deduct assured deline an ausmitiana D. t	
	Make Model:	Who has an interest in the property? Check one.	Do not deduct secured claims or exemptions. Put the amount of any secured claims on <i>Schedule D</i> :	
	Year:	Debtor 1 only	Creditors Who Have Claims Secured by Property.	
	Approximate mileage:	Debtor 2 only		
	·· <u> </u>	<u> </u>	Current value of the Current value of the	
	Other information:	Debtor 1 and Debtor 2 only	entire property? portion you own?	
		At least one of the debtors and another		
		Check if this is community property (see instructions)		
3.4		Who has an interest in the property? Check	Do not deduct secured claims or exemptions. Put	
	Model:	one.	the amount of any secured claims on Schedule D:	
	Year: Approximate mileage:	Debtor 1 only	Creditors Who Have Claims Secured by Property.	
	Approximate mileage.	Debtor 2 only	Current value of the Current value of the	
	Other information:	Debtor 1 and Debtor 2 only	entire property? portion you own?	
		At least one of the debtors and another		
		Check if this is community property (see instructions)		
4.1		Who has an interest in the property? Check	Do not deduct secured claims or exemptions. Put	
4.1	Model:	one.	the amount of any secured claims on Schedule D:	
		Olio.		
	Year:	Debtor 1 only	Creditors Who Have Claims Secured by Property.	
	Year: Approximate mileage:		Creditors Who Have Claims Secured by Property.	
	Approximate mileage:	Debtor 1 only Debtor 2 only	Creditors Who Have Claims Secured by Property. Current value of the Current value of the	
		Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only	Creditors Who Have Claims Secured by Property. Current value of the Current value of the	
	Approximate mileage:	Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another	Creditors Who Have Claims Secured by Property. Current value of the Current value of the	
	Approximate mileage:	Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only	Creditors Who Have Claims Secured by Property. Current value of the Current value of the	
4.2	Approximate mileage:	Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this is community property (see	Creditors Who Have Claims Secured by Property. Current value of the Current value of the	
4.2	Approximate mileage: Other information: Make Model:	Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this is community property (see instructions)	Creditors Who Have Claims Secured by Property. Current value of the entire property? Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D:	
4.2	Approximate mileage: Other information: Make Model: Year:	Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this is community property (see instructions) Who has an interest in the property? Check	Creditors Who Have Claims Secured by Property. Current value of the entire property? Current value of the portion you own? Do not deduct secured claims or exemptions. Put	
4.2	Approximate mileage: Other information: Make Model:	Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this is community property (see instructions) Who has an interest in the property? Check one.	Creditors Who Have Claims Secured by Property. Current value of the entire property? Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D:	
4.2	Approximate mileage: Other information: Make Model: Year:	Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this is community property (see instructions) Who has an interest in the property? Check one. Debtor 1 only	Current value of the entire property? Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: Creditors Who Have Claims Secured by Property.	
4.2	Approximate mileage: Other information: Make Model: Year: Approximate mileage:	Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this is community property (see instructions) Who has an interest in the property? Check one. Debtor 1 only Debtor 2 only	Current value of the entire property? Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: Creditors Who Have Claims Secured by Property. Current value of the Current value of the	
4.2	Approximate mileage: Other information: Make Model: Year: Approximate mileage:	Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this is community property (see instructions) Who has an interest in the property? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only	Current value of the entire property? Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: Creditors Who Have Claims Secured by Property. Current value of the Current value of the	
	Approximate mileage: Other information: Make Model: Year: Approximate mileage: Other information:	Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this is community property (see instructions) Who has an interest in the property? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this is community property (see	Current value of the entire property? Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: Creditors Who Have Claims Secured by Property. Current value of the entire property? Current value of the portion you own?	

RusselCase 16-15000 cDoc 1 Debtor 1 Document Page 13 of 105 **Describe Your Personal and Household Items** Part 3: Current value of the Do you own or have any legal or equitable interest in any of the following items? portion you own? Do not deduct secured claims or exemptions. 6. Household goods and furnishings Examples: Major appliances, furniture, linens, china, kitchenware □ No ✓ Yes. Describe... Used \$650.00 7. Electronics Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music Nο Yes. Describe... Used \$200.00 8. Collectibles of value Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections; other collections, memorabilia, collectibles **V** No Yes. Describe... 9. Equipment for sports and hobbies Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments **✓** No Yes. Describe...

10. Firearms Examples: Pistols, rifles, shotguns, ammunition, and related equipment Yes. Describe... 11. Clothes Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories Yes. Describe... Used clothing \$625.00 12. Jewelry Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver **~** No Yes. Describe... 13. Non-farm animals Examples: Dogs, cats, birds, horses **✓** No Yes. Describe... 14. Any other personal and household items you did not already list, including any health aids you did not list No Yes. Describe... 15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached \$1475.00 for Part 3. Write that number here

Debtor 1 Russel Case 16-15000 cDoc 1 Filed 05/02/16 Entered 05/02/16 (A.4.)10:35 Desc Main

Documentare Page 14 of 105 **Describe Your Financial Assets** Current value of the Do you own or have any legal or equitable interest in any of the following? portion you own? Do not deduct secured claims or exemptions. 16. Cash Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition Yes Cash: 17. Deposits of money Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each. ☐ No Institution name: Yes 17.1. Checking account: \$0.00 Abri 17.2. Checking account: 17.3. Savings account: 17.4. Savings account: 17.5. Certificates of deposit: 17.6. Other financial account: 17.7. Other financial account: 17.8. Other financial account: 17.9. Other financial account: 18. Bonds, mutual funds, or publicly traded stocks Examples: Bond funds, investment accounts with brokerage firms, money market accounts ✓ No Institution or issuer name: Yes 19. Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in

✓ No

Yes. Give specific information about them

Name of entity

% of ownership:

an LLC, partnership, and joint venture

Deb	First Name	Middle Name	THEU USPAKETIO ETHETEU USPAUNINIO (TUKAAWULU.33	Desc Main
			Document Page 15 of 105	
20.	Negotiable instruments in	nclude personal checks, cashie	otiable and non-negotiable instruments ers' checks, promissory notes, and money orders. fer to someone by signing or delivering them.	
	✓ No			
	Yes. Give specific			
	information about	Issuer name:		
	them			
21.			(b), thrift savings accounts, or other pension or profit-sharing plans	
	∐ No	Type of account:	Institution name:	
	Yes. List each account separately.	401(k) or similar plan:	Employer	
	,			_
		Pension plan:		
		IRA:		
		Retirement account:		
		Keogh:		
		Additional account:		
		Additional account:		
22.		deposits you have made so that	you may continue service or use from a company blic utilities (electric, gas, water), telecommunications	
	Yes		Institution name:	
		Electric:		
		Gas:		
		Heating oil:		
		Security deposit on rental unit	t	
		Prepaid rent:		
		Telephone:		
		Water:		
		Rented furniture:		
		Other:		
23.	Annuities (A contract for	r a periodic payment of money t	to you, either for life or for a number of years)	
	✓ No			
	Yes	Issuer name and description:		

Debt	or 1	Russel Ca First Name	<u>se 1</u>	6-15000	cDoc 1	Filed 05/02/16	<u>Entered</u> 05/02/1 Page 16 of 105	6 (144:10: <u>35</u>	Desc Main
24.				ition IRA, in a , 529A(b), and		a qualified ABLE progr	ram, or under a qualified sta	ate tuition program.	
		No Yes	Institutio	on name and d	escription. Sep	parately file the records of	any interests.11 U.S.C. § 521	(c):	
25.					ts in property	(other than anything li	isted in line 1), and rights or	r powers	
	exe	rcisable fo No	r your i	oenetit					
		Yes. Descr	ibe						
26.						and other intellectual peds from royalties and lice			
		No Yes. Descr	ibe						
27.					eneral intangik e licenses, coop		lings, liquor licenses, professio	onal licenses	
	✓	No							
	Ц	Yes. Descr							
Mor	ney (or prope	rty ov	ved to you'	?				Current value of the portion you own? Do not deduct secured claims or exemptions.
28.	_	refunds ow	ed to y	ou .					
		Yes. Give s		nformation ncluding wheth	er			Federal:	
		you al	ready fil	ed the returns				State: Local:	
29.		i ly support <i>npl</i> es: Past (ump sum alimo	ny, spousal sup	pport, child support, maint	tenance, divorce settlement, pr	_	
	Ħ	No						Alimony:	
	Ш,	Yes. Give s	oecific ii	nformation				Maintenance:	
								Support:	
								Divorce settlement	<u> </u>
30.	Othe	er amounts	some	one owes you				Property settlement	<u> </u>
		<i>nples:</i> Unpa	id wage	es, disability ins	surance payme	nts, disability benefits, sic made to someone else	k pay, vacation pay, workers' co	ompensation,	
	_	No Yes. Descri	be						

Debt	tor 1	Russel Case 16 First Name	6-15000	cDoc 1 Middle Name		05#02:/16 ımlethtame			16 (1k4 i 10: <u>35</u>	Des	<u>c Main</u>
31.		rests in insurance p mples: Health, disabi		rance; health			Ū		r's insurance		
		No Yes. Name the insura of each policy and lis		,	Company na	me:			Beneficiary:	<u> </u>	Surrender or refund value:
32.	If you	interest in property u are the beneficiary erty because someor No Yes. Describe	of a living trus				policy, or are	currently entitle	ed to receive	 	
33.		ms against third pa mples: Accidents, em					nade a dema	and for payme	nt		
		No Yes. Describe									
34.	to se	er contingent and uet off claims No	unliquidated	claims of ev	ery nature,	including co	unterclaim	s of the debtor	and rights		
35.		Yes. Describe financial assets yo	u did not alre	adv list							
00.	✓	No Yes. Describe		ady iist							
36.		the dollar value of Part 4. Write that nu									\$5.00
Part	5:	Describe Any B	usiness-R	elated Pro	perty You	ı Own or H	ave an In	terest In. Li	st any real estate	in P	art 1.
37.	Do y	ou own or have an	y legal or equ	uitable inter	est in any b	usiness-relate	ed property	?			
		No. Go to Part 6. Yes. Go to line 38.								po i Do	rrent value of the rtion you own? not deduct secured claims exemptions
38.	✓	ounts receivable or	commission	s you alread	y earned						
39.	_	Yes. Describe ce equipment, furn	ishings, and	supplies							
	Exar				odems, print	ers, copiers, fa	x machines,	rugs, telephone	es, desks, chairs, electr	onic de	evices
		Yes. Describe									

Deb	tor 1 Russell ase It		SC Main
40.	First Name Machinery, fixtures, equ	^{Middle Name} Docum ethtame Page 18 of 105 µipment, supplies you use in business, and tools of your trade	
	✓ No		
	Yes. Describe		
41.	Inventory	,	
	✓ No		
	Yes. Describe		
42.	Interests in partnershi	ps or joint ventures	
	✓ No	Name of entity: % of ownership:	
	Yes. Give specific	Name of entity. % of ownership.	
	information about them	· · · · · · · · · · · · · · · · · · ·	
12 (Customor lists, mailing	ists, or other compilations	
43. (_	ists, or other compilations	
	✓ No		
		clude personally identifiable information (as defined in 11 U.S.C. § 101(41A))?	
	No		
	Yes. Descri	be	
44.	Any business-related p	roperty you did not already list	
	✓ No		
	Yes. Give specific		_
	information		-
			_
15. A	dd the dollar value of al	of your entries from Part 5, including any entries for pages you have attached	
or P	art 5. Write that number	here	
Part		arm- and Commercial Fishing-Related Property You Own or Have an Interest In. interest in farmland, list it in Part 1.	
46.	Do you own or have a	y legal or equitable interest in any farm- or commercial fishing-related property?	
	✓ No. Go to Part 7.		Current value of the portion you own?
	Yes. Go to line 47.		Do not deduct secured claims
47.	Farm animals		or exemptions
	Examples: Livestock, pou	ltry, farm-raised fish	
	✓ No		
	Yes. Describe		

Deb	tor 1	Russel Case 16-1500 First Name	0 cDoc 1 Middle Name	Filed 05#02/16	<u>Entered</u> 05/02 Page 19 of 105	2/1166/144v110: <u>35</u>	esc Main	
48.	Cro	ps-either growing or harves	ted	Document	agc 13 01 103			
	✓	No						
		Yes. Describe					l 	
49.	Farr	m and fishing equipment, im	plements, machi	inery, fixtures, and tools	of trade		J	
	✓	No						
		Yes. Describe					<u> </u>	
50.	Farr	m and fishing supplies, chen	nicals, and feed					
	✓	No						
		Yes. Describe						
51.	Any	farm- and commercial fishin	g-related proper	ty you did not already lis	st			
		No						
		Yes. Describe					l <u></u>	
		e dollar value of all of your e Write that number here						
IOI F	art O.	write that number here						
Part	7:	Describe All Property Y	ou Own or Ha	ive an Interest in Th	at You Did Not Lis	st Above		
53.		you have other property of armples: Season tickets, country of		ot already list?				
	✓	·	ido membersilip					
	_	Yes. Give specific						
		information						
54. A	dd th	e dollar value of all of your e	ntries from Part	7. Write that number her	e	>		
Part	٥.	List the Totals of Each	Dart of this E	orm				
raii	0.	List the lotals of Lacil	rait of tills i	OTTI				
55. F	Part 1	: Total real estate, line 2				>		_
56. p	oart 2	total vehicles, line 5		\$13653.00	0			
57. P	art 3:	: Total personal and househo	old items, line 15	\$1475.00				
58. P	art 4:	: Total financial assets, line 3	6	\$5.00				
59. F	Part 5	: Total business-related pro	perty, line 45					
60. F	Part 6	: Total farm- and fishing-rela	ated property, lin	e 52				
61. F	Part 7	: Total other property not lis	ted, line 54					
62. 1	Γotal :	personal property. Add lines (56 through 61	\$15133.00			+ \$15133.00	n
		-		φ10100.00	c	Copy personal property total	+ ψ10133.00	<u></u>
							\$15133.00	
63. T	otal c	of all property on Schedule A	/B. Add line 55 + l	line 62				

	: 4b:: : £		oc 1 Filed 05/	02/16	Entered 05/0	2/16 14:10:35	Desc Main
	otor 1	ation to identify your case: Russell	С	Bake	r		
Dok	3101 1	First Name	Middle Name		Name		
	otor 2 ouse, if filing)	First Name	Middle Name	Last I	Name		
Uni	ted States Ba	nkruptcy Court for the: North	ern D	District of I			
	se number nown)				(State)		
Of	ficial F	orm 106C				1	Check if this is a amended filing
Sc	hedule	e C: The Propert	y You Claim	as E	xempt		12/1
for is to exe rece exe pro	each item o state a s mpted up eive certa mption of perty is d t1: Ident Which set You ar	additional pages, write you of property you claim a pecific dollar amount as to the amount of any apin benefits, and tax-exer	ur name and case notes exempt, you muse exempt. Alternative policable statutory on the retirement function and the state amount, your exempt and the state of the	umber (i st speci yely, you limit. S ds—may t limits t emption	if known). ify the amount of umay claim the forme exemptions by be unlimited in the exemption to would be limited and the exemption to bouse is filing with you.	the exemption you ull fair market value—such as those for dollar amount. How a particular dollar so the applicable s	health aids, rights to wever, if you claim an amount and the value of the
		ription of the property and line	e Current value of the portion you own		t of the exemption yo	·	ific laws that allow exemption
			Copy the value from Schedule A/B				
	Brief description	Abri	\$0.00	П			735 ILCS 5/12-1001(b)
	Line from Schedule A				% of fair market value, u	up to any	
	Brief description	Abri	\$5.00	7			735 ILCS 5/12-1001(b)
	Line from Schedule A		φο.ου		\$5.00 % of fair market value, u dicable statutory limit	up to any	
3.	(Subject to	aiming a homestead exemption adjustment on 4/01/19 and every	3 years after that for case	5? es filed on d	or after the date of adjus	,	

Additional Page

•	on of the property and line VB that lists this property	Current value of the portion you own	Amount of the exemption you claim Check only one box for each exemption.	Specific laws that allow exemption
		Copy the value from Schedule A/B		
Brief description: Line from Schedule A/B:	Used 06	\$650.00	\$650.00 100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(b)
Brief description: Line from Schedule A/B:	Used clothing	\$625.00	\$625.00 100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(a)
Brief description: Line from Schedule A/B:	<u>Used</u>	\$200.00	\$200.00 100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(b)
Brief description: Line from Schedule A/B:	Nissan, Maxima	\$13,653.00	100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(c)
Brief description: Line from Schedule A/B:	Employer 21	none	100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1006

		Case 16-15000	Doc 1 Filed (05/02/16 Entered 05/02	/16 1 / · 1 0 · 25	Doce Main	
Fill i	n this inform	ation to identify your case:	DUCT FIELD	03/02/16 Filleteii 03/02	/10 14.10.33	Desc Main	
Deb	tor 1	Russell	C	Baker			
	tor 2	First Name	Middle Name	Last Name			
(Spc	ouse, if filing)	First Name	Middle Name	Last Name			
Unit	ed States Ba	ankruptcy Court for the: <u>N</u>	lorthern	District of Illinois (State)			
	e number nown)			(otato)			
Of	ficial F	orm 106D					eck if this is a ended filing
Sc	hedu	le D: Credito	rs Who Hav	ve Claims Secured	by Prope	rty	12/1
1. Part	Do any cre No. Cr Yes. Fi List A List all sector	ditors have claims secured neck this box and submit this all in all of the information below the common of the information below. All Secured Claims are claims. If a creditor has a part than one creditor has a part of the claims.	d by your property? form to the court with you bw. s more than one secured irticular claim, list the other	r other schedules. You have nothing else claim, list the creditor separately for eacher creditors in Part 2. As much as	to report on this form.	Column B Value of collateral	Column C Unsecured
	possible, list	t the claims in alphabetical o	rder according to the cre	ditor's name.	Do not deduct the value of collateral.	that supports this claim	portion If any
	Number LEMONT City Who owes Debtor Debtor Debtor At least another Check communications	Street Illinois 60439 State ZIP Code the debt? Check one. 1 only 2 only 1 and Debtor 2 only one of the debtors and	Value: \$13,653.00 As of the date you fil Contingent Unliquidated Disputed Nature of lien. Check An agreement you car loan) Statutory lien (suc	u made (such as mortgage or secured th as tax lien, mechanic's lien) m a lawsuit right to offset)	\$17,822.00	\$13,653.00	\$4,169.00
		Add the deller value of ve	Last 4 digits of acco	on this page. Write that number	\$17,822,00		

here:

	Case 16-15000) Doc 1 Eile	ed 05/02/16 Er	atorod 05	:/02/16 14:10:	DE Docc	Main	
Fill in this inform	ation to identify your case		-0.05/02/10 F1	lieren og	702/10 14.10.v	oo Desc	IVIAIII	
Debtor 1	Russell First Name	C Middle Name	Baker Last Name					
Debtor 2 (Spouse, if filing)	First Name	Middle Name	e Last Name					
United States Ba	ankruptcy Court for the:	Northern	District of Illinois					
Case number			(State)	1				
,	orm 106E/F					Che	ck if this is ar	amended filing
		ditors Who	Have Uns	ecure	d Claims			12/15
 Do any cre No. G Yes. List all of y identify what possible, list Part 1. If m 	at type of claim it is. If a cla st the claims in alphabetic ore than one creditor hold	claims. If a creditor has im has both priority and al order according to the a particular claim, list		hat claim here ave more than t 3.	and show both priority two priority unsecured	and nonpriority a	amounts. As	much as
(* 5* 5** 5** 4	7,5	,		,		Total claim	Priority amount	Nonpriority amount
2.1 Craddock, E Priority Cree Number Chicago City	Ericka ditor's Name 6221 S Emerald D Street Illinois State red the debt? Check on	60621 Zip Code	Last 4 digits of accou When was the debt in As of the date you file Contingent Unliquidated Disputed	curred?	n/a : Check all that apply.	\$0.00	\$0.00	\$0.00

Filed 05:02/16 Entered 05:02/16 @4:4:10:35 Desc Main RusselCase 16-15000 cDoc 1 Debtor 1 Documentame Page 24 of 105 List All of Your NONPRIORITY Unsecured Claims Do any creditors have nonpriority unsecured claims against you? No. You have nothing to report in this part. Submit this form to the court with your other schedules. ◪ List all of your nonpriority unsecured claims in the alphabetical order of the creditor who holds each claim. If a creditor has more than one priority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. Do not list claims already included in Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3.If you have more than four priority unsecured claims fill out the Continuation Page of **Total claim** 4.1 ABRI CREDIT UNION \$2,500.00 Last 4 digits of account number Nonpriority Creditor's Name 9700 S CASS AVE BLDG 223 When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent **LEMONT** Illinois 60439 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only |√| Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that At least one of the debtors and another you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt **Unsecured** Is the claim subject to offset? Other. Specify **✓** No Yes 4.2 ACS/WELLS FARGO \$0.00 Last 4 digits of account number 5171 Nonpriority Creditor's Name 3301 C STREET STE 100A When was the debt incurred? 8/1/2004 Number Street As of the date you file, the claim is: Check all that apply. Contingent 95816 SACRAMENTO California Unliquidated City Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only ✓ Type of NONPRIORITY unsecured claim: Debtor 2 only ✓ Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that At least one of the debtors and another you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Is the claim subject to offset? Other. Specify **✓** No Yes 4.3 aes \$0.00 7003 Last 4 digits of account number Nonpriority Creditor's Name PO BOX 2461 When was the debt incurred? 3/1/2014 Number Street As of the date you file, the claim is: Check all that apply. Contingent Harrisburg Pennsylvania 17101 Unliquidated Citv State Zip Code Who incurred the debt? Check one. Disputed ✓ Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only ✓ Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that At least one of the debtors and another you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify Is the claim subject to offset? **✓** No Yes

Debtor 1 Russel Case 16-15000 cDoc 1 Filed 05/02/16 Entered 05/02/16 (1.44):10:35 Desc Main First Name Documentaries Page 25 of 105

Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page

	After listing any entries on this page, number them beginning w	vith 4.5, followed by 4.6, and so forth.	Total claim
4.4	AES/SUNTRUST	— Last 4 digits of account number 0005	\$0.00
	Nonpriority Creditor's Name POB 61047	- Last 4 digits of account number 0005 When was the debt incurred? 4/1/2006	<u> </u>
	Number Street HARRISBURG Pennsylvania 17106	As of the date you file, the claim is: Check all that apply. Contingent	
	HARRISBURG Pennsylvania 17106 City State Zip Code	Unliquidated	
	Who incurred the debt? Check one.	Disputed	
	Debtor 1 only Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	✓ Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offset?	Other. Specify	
	✓ No		
	Yes		
4.5	AES/SUNTRUST Nonpriority Creditor's Name	Last 4 digits of account number0004	\$0.00
	POB 61047 Number Street	When was the debt incurred? 4/1/2006	
	Number Street	As of the date you file, the claim is: Check all that apply.	
	HARRICH IDC Parasitania 47400	Contingent	
	HARRISBURG Pennsylvania 17106 City State Zip Code	Unliquidated	
	Who incurred the debt? Check one.	Disputed	
	Debtor 1 only	Type of NONPRIORITY unsecured claim:	
	Debtor 2 only Debtor 1 and Debtor 2 only	✓ Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offset?	Other. Specify	
	✓ No ☐ Yes	_	
4.6	AES/SUNTRUST BANK	Last 4 digits of account number 0001	\$0.00
	Nonpriority Creditor's Name PO BOX 61047	When was the debt incurred? 10/1/2005	
	Number Street	As of the date you file, the claim is: Check all that apply.	
		Contingent	
	HARRISBURGPennsylvania17106CityStateZip Code	Unliquidated	
	Who incurred the debt? Check one.	Disputed	
	Debtor 1 only Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	<u>-</u>	✓ Student loans	
	Debtor 1 and Debtor 2 only At least one of the debtors and another	Obligations arising out of a separation agreement or divorce that	
	Check if this claim relates to a community debt	you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offset?	Other. Specify	
	✓ No	<u> </u>	
	□ Vos		

Part 2: Part 2: Pubber 1 Russel Case 16-15000 c Doc 1 Filed 05/02/16 Entered 05/02/16 (1.4.4.10:35 Desc Main Documental Page 26 of 105

	After listing any entries on this page, number them beginning v	vith 4.5, followed by 4.6, and so forth.	Total claim
4.7	AES/SUNTRUST BANK Nonpriority Creditor's Name PO BOX 61047 Number Street	Last 4 digits of account number 0003 When was the debt incurred? 4/1/2006	\$0.00
	HARRISBURG Pennsylvania 17106 City State Zip Code	As of the date you file, the claim is: Check all that apply. Contingent Unliquidated	
Te o	Who incurred the debt? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offset? No Yes	 □ Disputed Type of NONPRIORITY unsecured claim: □ Student loans □ Obligations arising out of a separation agreement or divorce that you did not report as priority claims □ Debts to pension or profit-sharing plans, and other similar debts □ Other. Specify 	
4.8	AES/SUNTRUST BANK Nonpriority Creditor's Name PO BOX 61047 Number Street HARRISBURG Pennsylvania 17106 City State Zip Code Who incurred the debt? Check one. Debtor 1 only Debtor 2 only Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offset? No Yes	Last 4 digits of account number	\$0.00
4.9	Americash Loans - Des Plaines Nonpriority Creditor's Name 880 Lee St, Suite 300 Number Street Des Plaines Illinois 60016 City State Zip Code Who incurred the debt? Check one. Debtor 1 only Debtor 2 only	Last 4 digits of account number When was the debt incurred? As of the date you file, the claim is: Check all that apply Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim:	\$1,500.00
	Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offset? No Yes	 Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts ✓ Other. Specify Unsecure 	

RusselCase 16-15000 cDoc 1 Filed 05/02/16 Entered 05/02/16 (144):10:35 Desc Main Debtor 1

Documental Page 27 of 105 Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.10 AT&T Phone Services, Inc. \$500.00 Last 4 digits of account number Nonpriority Creditor's Name Po Box 5093 When was the debt incurred? Street Number As of the date you file, the claim is: Check all that apply. Contingent Carol Stream Illinois 60197 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only $\overline{\mathbf{V}}$ Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that At least one of the debtors and another you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify Unsecure Is the claim subject to offset? **✓** No Yes 4.11 CAP ONE \$0.00 Last 4 digits of account number Nonpriority Creditor's Name 26525 N RIVERWOODS BLVD When was the debt incurred? 7/1/2007 Number Street As of the date you file, the claim is: Check all that apply. 4

	Contingent
METTAWA Illinois 60045	Unliquidated
City State Zip Code Who incurred the debt? Check one.	
Debtor 1 only	Disputed
Debtor 2 only	Type of NONPRIORITY unsecured claim:
Debtor 1 and Debtor 2 only	Student loans
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce that you did not report as priority claims
Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts
Is the claim subject to offset?	Other. Specify CreditCard
✓ No	<u> </u>
☐ Yes	
CAP ONE Nonpriority Creditor's Name	Last 4 digits of account number
26525 N RIVERWOODS BLVD	When was the debt incurred? 11/1/2007
Number Street	
	As of the date you file, the claim is: Check all that apply.
METTAWA Illinois 60045	Contingent
City State Zip Code	Unliquidated
Who incurred the debt? Check one.	Disputed
✓ Debtor 1 only	Type of NONPRIORITY unsecured claim:
Debtor 2 only	<u> </u>
Debtor 1 and Debtor 2 only	☐ Student loans
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce that you did not report as priority claims
Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts
Is the claim subject to offset?	✓ Other. Specify <u>CreditCard</u>
✓ No	
Yes	

Debtor 1 Russel Case 16-15000 c Doc 1 First Name Middle Name Filed 05/02/16 Entered 05/02/16 (1.4:410:35 Desc Main Documentare Page 28 of 105 Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim**

4.13 CAP1/CARSN		\$0.00
Nonpriority Creditor's Name	Last 4 digits of account number	Ψ0.00
26525 N RIVERWOODS BLVD Number Street	When was the debt incurred? 1/1/2007	
Number Street	As of the date you file, the claim is: Check all that apply.	
	Contingent	
METTAWA Illinois 60045	Unliquidated	
City State Zip Code Who incurred the debt? Check one.		
Debtor 1 only	Disputed	
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	Student loans	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is the claim subject to offset?	Other. Specify CreditCard	
No	Choire opening	
= .		
Yes		
4.14 CAP1/CARSN	Last 4 digits of account number 7937	\$0.00
Nonpriority Creditor's Name 26525 N RIVERWOODS BLVD	When was the debt incurred? 1/1/2007	
Number Street		
	As of the date you file, the claim is: Check all that apply.	
METTAWA Illinois 60045	Contingent	
City State Zip Code	Unliquidated	
Who incurred the debt? Check one.	Disputed	
Debtor 1 only	Type of NONPRIORITY unsecured claim:	
Debtor 2 only	·	
Debtor 1 and Debtor 2 only	Student loans	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is the claim subject to offset?	✓ Other. Specify <u>CreditCard</u>	
✓ No	—	
Yes		
4.15 Capital One		\$0.00
Nonpriority Creditor's Name	Last 4 digits of account number 0800	Φ0.00
Po Box 30281	When was the debt incurred? 7/1/2007	
Number Street	As of the date you file, the claim is: Check all that apply.	
	Contingent	
Salt Lake Cty Utah 84130		
City State Zip Code	Unliquidated	
Who incurred the debt? Check one. Debtor 1 only	Disputed	
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
브	Student loans	
Debtor 1 and Debtor 2 only At least one of the debtors and another	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
불		
Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is the claim subject to offset?	Other. Specify CreditCard	
V No		
Yes		

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After listing any entries on this page, number them beginnin	g with 4.5, followed by 4.6, and so forth.	Total claim
A.16 Capital One Nonpriority Creditor's Name Po Box 30281 Number Street Salt Lake Cty Utah 84130 City State Zip Code Who incurred the debt? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offset? No Yes	Last 4 digits of account number	\$0.00
A.17 CHASE Nonpriority Creditor's Name PO Box 15298 Number Street Wilmington Delaware 19850 City State Zip Code Who incurred the debt? Check one. ✓ Debtor 1 only ☐ Debtor 2 only ☐ Debtor 1 and Debtor 2 only ☐ At least one of the debtors and another ☐ Check if this claim relates to a community debt Is the claim subject to offset? ✓ No ☐ Yes	Last 4 digits of account number	\$2,780.00
COMENITY BANK/CARSONS Nonpriority Creditor's Name 1314 PINELOG ROAD Number Street	Last 4 digits of account number When was the debt incurred? 8/1/2014 As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts ✓ Other. Specify CreditCard	\$408.00

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COMENTY CAPITAL/HSN	Last 4 digits of account number\$0.00 When was the debt incurred?
Who incurred the debt? Check one. ☑ Debtor 1 only ☐ Debtor 2 only ☐ Debtor 1 and Debtor 2 only ☐ At least one of the debtors and another ☐ Check if this claim relates to a community debt Is the claim subject to offset? ☑ No ☐ Yes	Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts ✓ Other. Specify CreditCard
A.21 CREDIT ONE BANK NA Nonpriority Creditor's Name PO BOX 98875 Number Street LAS VEGAS Nevada 89193 City State Zip Code Who incurred the debt? Check one. Debtor 1 only Debtor 2 only Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt	Last 4 digits of account number
Is the claim subject to offset? No Yes	✓ Other. Specify <u>CreditCard</u>

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Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page

After listing any entries on this page, number them beginning	g with 4.5, followed by 4.6, and so forth.	Total claim
4.22 CREDITONEBNK Nonpriority Creditor's Name PO BOX 98872 Number Street	Last 4 digits of account number 4739 When was the debt incurred? 11/1/2007	\$0.00
LAS VEGAS Nevada State Zip Code Who incurred the debt? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offset? No Yes	As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify CreditCard	
DEPT OF ED/NAVIENT	Last 4 digits of account number	\$63,717.00
DEPT OF ED/NAVIENT Nonpriority Creditor's Name PO Box 9635 Number Street	Last 4 digits of account number	\$0.00

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Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page

	After licting any entries on this page number them beginning	with 4.5 followed by 4.5 and as forth	Total claim
- 1	After listing any entries on this page, number them beginning	with 4.5, followed by 4.6, and so forth.	
4.25	DEPT OF ED/NAVIENT Nonpriority Creditor's Name	Last 4 digits of account number0406	\$0.00
	PO Box 9635	When was the debt incurred? 10/1/2009	
	Number Street	As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Wilkes Barre Pennsylvania 18773	Unliquidated	
	City State Zip Code Who incurred the debt? Check one.		
	Debtor 1 only	Disputed	
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	✓ Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce that	
	=	you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts	
	Check if this claim relates to a community debt Is the claim subject to offset?	Other. Specify	
	No		
	☐ Yes		
T			
4.26	DEPT OF ED/NAVIENT Nonpriority Creditor's Name	Last 4 digits of account number0406	\$0.00
	PO Box 9635	When was the debt incurred? 2/1/2005	
	Number Street	As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Wilkes Barre Pennsylvania 18773	Unliquidated	
	City State Zip Code Who incurred the debt? Check one.		
	Debtor 1 only	Disputed	
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	✓ Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	불	Debts to pension or profit-sharing plans, and other similar debts	
	Check if this claim relates to a community debt Is the claim subject to offset?	Other. Specify	
	No	Other. Specify	
	☐ Yes		
	-		
4.27	DEPT OF ED/NAVIENT Nonpriority Creditor's Name	Last 4 digits of account number0406	\$0.00
	PO Box 9635	When was the debt incurred?5/1/2005	
	Number Street	As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Wilkes Barre Pennsylvania 18773	Unliquidated	
	City State Zip Code Who incurred the debt? Check one.		
	Debtor 1 only	Disputed	
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	✓ Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts Other. Specify	
	Is the claim subject to offset?	U Outer, Specify	
	Vos		

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	After listing any entries on this page, number them beginning	with 4.5, followed by 4.6, and so forth.	Total claim
4.28	DEPT OF ED/NAVIENT Nonpriority Creditor's Name PO Box 9635 Number Street	Last 4 digits of account number 0406 When was the debt incurred? 10/1/2009	\$0.00
	Wilkes Barre Pennsylvania 18773 City State Zip Code Who incurred the debt? Check one. ✓ Debtor 1 only ☐ Debtor 2 only ☐ Debtor 1 and Debtor 2 only ☐ At least one of the debtors and another ☐ Check if this claim relates to a community debt Is the claim subject to offset? ✓ No ☐ Yes	As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify	
	DEPT OF ED/NAVIENT Nonpriority Creditor's Name PO Box 9635 Number Street Wilkes Barre Pennsylvania 18773 City State Zip Code Who incurred the debt? Check one. ✓ Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offset? ✓ No Yes	Last 4 digits of account number	\$0.00
4.30	DEPT OF ED/NAVIENT Nonpriority Creditor's Name PO Box 9635 Number Street Wilkes Barre Pennsylvania 18773 City State Zip Code Who incurred the debt? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another	Last 4 digits of account number0406When was the debt incurred?5/1/2008 As of the date you file, the claim is: Check all that apply. ContingentUnliquidatedDisputed Type of NONPRIORITY unsecured claim: Student loansObligations arising out of a separation agreement or divorce that	\$0.00
	Check if this claim relates to a community debt Is the claim subject to offset? No No	you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify	

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Your NONPRIORITY Unsecured Claims - Continuation Page

	After listing any entries on this page, number them beginning w	vith 4.5, followed by 4.6, and so forth.	Total claim
4.31	DEPT OF ED/NAVIENT	Leat A Patter of account number 2000	\$0.00
	Nonpriority Creditor's Name	Last 4 digits of account number 0406	Ψ0.00
	PO Box 9635 Number Street	When was the debt incurred? 9/1/2005	
		As of the date you file, the claim is: Check all that apply.	
	Wilkes Barre Pennsylvania 18773	Contingent	
	City State Zip Code	Unliquidated	
	Who incurred the debt? Check one.	Disputed	
	Debtor 1 only	Type of NONPRIORITY unsecured claim:	
	Debtor 2 only	✓ Student loans	
	Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or divorce that	
	At least one of the debtors and another	you did not report as priority claims	
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offset?	Other. Specify	
	✓ No		
	Yes		
4.32	DEPT OF ED/NAVIENT Nonpriority Creditor's Name	Last 4 digits of account number 0406	\$0.00
	PO Box 9635	When was the debt incurred? 1/1/2006	
	Number Street		
		As of the date you file, the claim is: Check all that apply. Contingent	
	Wilkes Barre Pennsylvania 18773		
	City State Zip Code Who incurred the debt? Check one.	Unliquidated	
	Debtor 1 only	☐ Disputed	
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offset?	Other. Specify	
	<u>✓</u> No		
	Yes		
4.33	DEPT OF ED/NAVIENT	Last 4 digits of account number 0406	\$0.00
	Nonpriority Creditor's Name PO Box 9635	When was the debt incurred? 9/1/2006	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	Wilkes Barre Pennsylvania 18773	Contingent	
	City State Zip Code	Unliquidated	
	Who incurred the debt? Check one. Debtor 1 only	Disputed	
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offset?	Other. Specify	
	No		
	Yes		

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Your NONPRIORITY Unsecured Claims - Continuation Page

	After listing any entries on this page, number them beginning	with 4.5, followed by 4.6, and so forth.	Total claim
4.34	DEPT OF ED/NAVIENT Nonpriority Creditor's Name PO Box 9635 Number Street	Last 4 digits of account number 0406 When was the debt incurred? 10/1/2008 As of the date you file, the claim is: Check all that apply	\$0.00
	Wilkes Barre Pennsylvania 18773 City State Zip Code Who incurred the debt? Check one. ✓ Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offset? ✓ No Yes	As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify	
4.35	DEPT OF ED/NAVIENT Nonpriority Creditor's Name PO Box 9635 Number Street Wilkes Barre Pennsylvania 18773 City State Zip Code Who incurred the debt? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offset?	Last 4 digits of account number	\$0.00
4.36	Ves FIRST PREMIER BANK Nonpriority Creditor's Name 601 S MINNESOTA AVE Number Street	Last 4 digits of account number When was the debt incurred? 9/1/2008	\$0.00
	SIOUX FALLS South Dakota 57104 City State Zip Code Who incurred the debt? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offset? No	As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify CreditCard	

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After listing any entries on this page, number them beginning	g with 4.5, followed by 4.6, and so forth.	Total claim
FIRST PREMIER BANK Nonpriority Creditor's Name 601 S MINNESOTA AVE Number Street SIOUX FALLS South Dakota 57104 City State Zip Code Who incurred the debt? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offset? Yes	Last 4 digits of account number When was the debt incurred? As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify CreditCard	\$0.00
### Annopriority Creditor's Name 3820 N LOUISE AVE Number Street SIOUX FALLS South Dakota 57107 City State Zip Code Who incurred the debt? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offset? No Yes	Last 4 digits of account number 3608 When was the debt incurred? 9/1/2006 As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts ✓ Other. Specify CreditCard	\$0.00
FST PREMIER Nonpriority Creditor's Name 3820 N LOUISE AVE Number Street SIOUX FALLS South Dakota 57107 City State Zip Code Who incurred the debt? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offset? No Yes	Last 4 digits of account number	\$0.00

Part 2: Vour NONPRIORITY Unsecured Claims - Continuation Page

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Last 4 digits of account number

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Total claim

\$4,500.00

After listing any entries on this page, number them beginning	g with 4.5, followed by 4.6, and so forth.	Total claim
After listing any entries on this page, number them beginning 4.40 Governors State University. Nonpriority Creditor's Name 1 University Parkway Number Street University Park Illinois 60484 City State Zip Code Who incurred the debt? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offset?	with 4.5, followed by 4.6, and so forth. Last 4 digits of account number When was the debt incurred? As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify	\$4,500.00
Yes 4.41 Great American Finance Nonpriority Creditor's Name 20 N Wacker Dr, Ste 2275 Number Street Chicago Illinois 60606 City State Zip Code Who incurred the debt? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offset? No	Last 4 digits of account number4423	\$0.00
	Last 4 digits of account number3499 When was the debt incurred?6/1/2014 As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify018 InstallmentLoan	\$0.00

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After listing any entries on this page, number them beginnin	g with 4.5, followed by 4.6, and so forth.	Total claim
I C SYSTEM INC Nonpriority Creditor's Name PO BOX 64378 Number Street	Last 4 digits of account number 6001 When was the debt incurred? 1/1/2015 As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts V 001 Collection; Collecting for ORIGINAL CREDITOR: MEDICAL PAYMENT Other. Specify DATA	\$267.00
JEFFERSON CAPITAL SYST Nonpriority Creditor's Name 16 MCLELAND RD Number Street	Last 4 digits of account number 7003 When was the debt incurred? 3/1/2012 As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify 001 UnknownLoanType	\$283.00
KAY JEWELERS Nonpriority Creditor's Name 375 GHENT RD Number Street	Last 4 digits of account number 9258 When was the debt incurred? 2/1/2007 As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts ✓ Other. Specify CreditCard	\$0.00

Filed 05/02/16 Entered 05/02/16 (144:40:35 Desc Main Russel Case 16-15000 c Doc 1 Debtor 1 Document Page 39 of 105 Your NONPRIORITY Unsecured Claims - Continuation Page Part 2: After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. Total claim 4.46 KAY JEWELERS \$0.00 Last 4 digits of account number Nonpriority Creditor's Name 375 GHENT RD When was the debt incurred? 2/1/2007 Number Street As of the date you file, the claim is: Check all that apply. Contingent **FAIRLAWN** Ohio 44333 Unliquidated Zip Code City State Who incurred the debt? Check one. Disputed Debtor 1 only $\overline{\mathbf{A}}$ Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that At least one of the debtors and another you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify CreditCard Is the claim subject to offset? **✓** No Yes 4.47 MAGE & PRICE \$151.00 Last 4 digits of account number 0001 Nonpriority Creditor's Name 707 Lake Cook Rod #314 When was the debt incurred? 11/1/2012 Number Street As of the date you file, the claim is: Check all that apply. Contingent Deerfield 60015 Illinois Unliquidated City Zip Code State Who incurred the debt? Check one. Disputed ✓ Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that At least one of the debtors and another you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Is the claim subject to offset? **✓** Collection; Collecting for ORIGINAL Other. Specify CREDITOR: MEDICAL **✓** No Yes 4.48 MID AMERICA BANK & TRU \$406.00 Last 4 digits of account number Nonpriority Creditor's Name P.O Box 89937 When was the debt incurred? 6/1/2015 Number Street As of the date you file, the claim is: Check all that apply. Contingent Sioux Falls South Dakota 57109 Unliquidated City State Zip Code

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	After listing any entries on this page, number them beginning	g with 4.5, followed by 4.6, and so forth.	Total claim
4.49	Nonpriority Creditor's Name 1002 ARTHUR DR	Last 4 digits of account number 0516 When was the debt incurred? 8/1/2004	\$1,145.00
	Number Street LYNN HAVEN Florida 32444 City State Zip Code Who incurred the debt? Check one. ✓ Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offset? ✓ No Yes	As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify	
4.50	Nonpriority Creditor's Name 17507 SOUTH KEDZIE Number Street HAZEL CREST Illinois 60429 City State Zip Code Who incurred the debt? Check one. Debtor 1 only Debtor 2 only Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offset? No Yes	Last 4 digits of account number 7601 When was the debt incurred? 7/1/2007 As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify 013 InstallmentLoan	\$0.00
4.51	PERSONAL FINANCE CO Nonpriority Creditor's Name 17507 SOUTH KEDZIE Number Street HAZEL CREST Illinois 60429 City State Zip Code Who incurred the debt? Check one. Debtor 1 only Debtor 2 only	Last 4 digits of account number 5201 When was the debt incurred? 4/1/2008 As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim:	\$0.00
	Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt ls the claim subject to offset? No	 Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts ✓ Other. Specify 013 InstallmentLoan 	

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Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page

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4.52 PERSONAL FINANCE CO
Nonpriority Creditor's Name
17507 SOUTH KEDZIE
Number Street

As of the date you file, the claim is: Check all that apply.

	After listing any entries on this page, number them beginning	with 4.5, followed by 4.6, and so forth.	Total claim
4.52	PERSONAL FINANCE CO Nonpriority Creditor's Name 17507 SOUTH KEDZIE Number Street	Last 4 digits of account number 0801 When was the debt incurred? 7/1/2008 As of the date you file, the claim is: Check all that apply. Contingent	\$0.00
	HAZEL CREST Illinois 60429 City State Zip Code Who incurred the debt? Check one. ✓ Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offset? ✓ No Yes	Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify 025 InstallmentLoan	
4.53	PERSONAL FINANCE CO Nonpriority Creditor's Name 17507 SOUTH KEDZIE Number Street	Last 4 digits of account number 1001 When was the debt incurred? 11/1/2009 As of the date you file, the claim is: Check all that apply. Contingent	\$0.00
	HAZEL CREST Illinois 60429 City State Zip Code Who incurred the debt? Check one. ✓ Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offset? ✓ No Yes	Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify	
4.54	PRAIRIE TRAIL CREDIT U Nonpriority Creditor's Name 2350 W MCDONOUGH ST Number Street	Last 4 digits of account number CON2 When was the debt incurred? 2/1/2009 As of the date you file, the claim is: Check all that apply. Contingent	\$0.00
	JOLIET Illinois 60436 City State Zip Code Who incurred the debt? Check one. ✓ Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offset? ✓ No Yes	Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify 036 InstallmentLoan	

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Your NONPRIORITY Unsecured Claims - Continuation Page

After listing any entries on this page, number them beginning	ng with 4.5, followed by 4.6, and so forth.	Total claim
A.55 PRAIRIE TRAIL CREDIT U Nonpriority Creditor's Name 2350 W MCDONOUGH ST Number Street	Last 4 digits of account number NSOL When was the debt incurred? 6/1/2008 As of the date you file, the claim is: Check all that apply.	\$0.00
JOLIET Illinois 60436 City State Zip Code Who incurred the debt? Check one. ✓ Debtor 1 only ☐ Debtor 2 only ☐ Debtor 1 and Debtor 2 only ☐ At least one of the debtors and another ☐ Check if this claim relates to a community debt Is the claim subject to offset? ✓ No ☐ Yes	Unliquidated ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ Student loans ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims ☐ Debts to pension or profit-sharing plans, and other similar debts ☐ Other. Specify	
A.56 PRAIRIE TRAIL CREDIT U Nonpriority Creditor's Name 2350 W MCDONOUGH ST Number Street JOLIET Illinois 60436 City State Zip Code Who incurred the debt? Check one. Debtor 1 only Debtor 2 only Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offset? No Yes	Last 4 digits of account number	\$0.00
PRAIRIE TRAIL CREDIT U Nonpriority Creditor's Name 2350 W MCDONOUGH ST Number Street JOLIET Illinois 60436	Last 4 digits of account number MAXI When was the debt incurred? 3/1/2010 As of the date you file, the claim is: Check all that apply. Contingent	\$0.00
City State Zip Code Who incurred the debt? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offset? No	Unliquidated	

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Is the claim subject to offset?	✓ Other. Specify 036 InstallmentLoan
✓ No	• Outlot. Opening
Yes	
RAI Group Nonpriority Creditor's Name	Last 4 digits of account number \$3,700.00
PO Box 2086	When was the debt incurred?n/a
Number Street	As of the date you file, the claim is: Check all that apply. Contingent
South Hackmsack New Jersey 07606	Unliquidated
City State Zip Code	Disputed
Who incurred the debt? Check one. Debtor 1 only	Type of NONPRIORITY unsecured claim:
Debtor 2 only	Student loans
Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or divorce that you did not report as priority claims
At least one of the debtors and another	Debts to pension or profit-sharing plans, and other similar debts
Check if this claim relates to a community debt	Other. Specify Unsecured
Is the claim subject to offset?	_
✓ No	
Yes	

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Nonpriority Creditor's Name PO BOX 965007 Number Street ORLANDO Florida 32896 City State Zip Code Who incurred the debt? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offset? No	Last 4 digits of account number 9537 When was the debt incurred? 12/1/2006 As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts ✓ Other. Specify CreditCard
Yes 4.63 SYNCB/JCP Nonpriority Creditor's Name PO BOX 965007 Number Street ORLANDO Florida 32896 City State Zip Code Who incurred the debt? Check one. Debtor 1 only	Last 4 digits of account number\$517.00 When was the debt incurred? 12/1/2006 As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim:
Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offset? No Yes	Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify CreditCard

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Last 4 digits of account number When was the debt incurred? 10/1/2012 As of the date you file, the claim is: Check all that apply.	\$0.00
Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts ✓ Other. Specify CreditCard	
Last 4 digits of account number 3486 When was the debt incurred? 8/1/2008 As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed	\$560.00
Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts ✓ Other. Specify CreditCard	
	When was the debt incurred? 10/1/2012 As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify CreditCard Last 4 digits of account number 3486 When was the debt incurred? 8/1/2008 As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts

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After listing any entries on this page, number them beginning	g with 4.5, followed by 4.6, and so forth.	Total claim
TNB - TARGET Nonpriority Creditor's Name PO BOX 673 Number Street	Last 4 digits of account number When was the debt incurred? 3/1/2007 As of the date you file, the claim is: Check all that apply. Contingent	\$0.00
City State Zip Code Who incurred the debt? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offset? Yes	Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts ✓ Other. Specify <u>CreditCard</u>	
U S DEPT OF ED/GSL/ATL Nonpriority Creditor's Name PO BOX 2287 Number Street	Last 4 digits of account number 7771 When was the debt incurred? 9/1/2005 As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: ✓ Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify	\$0.00
U S DEPT OF ED/GSL/ATL Nonpriority Creditor's Name PO BOX 2287 Number Street	Last 4 digits of account number	\$0.00

After listing any entries on this page, number them beginning	g with 4.5, followed by 4.6, and so forth.	Total claim
U.S. DEPT OF ED/GSL/ATL Nonpriority Creditor's Name PO BOX 2287 Number Street ATLANTA Georgia 30301	Last 4 digits of account number 7776 When was the debt incurred? 2/1/2005 As of the date you file, the claim is: Check all that apply. Contingent	\$0.00
City State Zip Code Who incurred the debt? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offset? No Yes	Unliquidated Disputed Type of NONPRIORITY unsecured claim: ✓ Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify	
4.74 USDEPT OF ED/GSL/ATL Nonpriority Creditor's Name PO BOX 2287 Number Street ATLANTA Georgia 30301 City State Zip Code Who incurred the debt? Check one. ☑ Debtor 1 only ☐ Debtor 2 only ☐ Debtor 2 only ☐ At least one of the debtors and another ☐ Check if this claim relates to a community debt Is the claim subject to offset? ☑ No ☐ Yes	Last 4 digits of account number	\$0.00
U S DEPT OF ED/GSL/ATL Nonpriority Creditor's Name PO BOX 2287 Number Street ATLANTA Georgia 30301 City State Zip Code Who incurred the debt? Check one. ✓ Debtor 1 only ☐ Debtor 2 only ☐ Debtor 1 and Debtor 2 only ☐ At least one of the debtors and another ☐ Check if this claim relates to a community debt Is the claim subject to offset? ✓ No ☐ Yes	Last 4 digits of account number 7764 When was the debt incurred? 5/1/2007 As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify	\$0.00

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g with 4.5, followed by 4.6, and so forth.	Total claim
Last 4 digits of account number 7767 When was the debt incurred? 9/1/2006	\$0.00
As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify	
Last 4 digits of account number 7778 When was the debt incurred? 1/1/2006 As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: ✓ Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify	\$0.00
Last 4 digits of account number 3710 When was the debt incurred? 5/1/2008 As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: ✓ Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify	\$0.00
	Last 4 digits of account number

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	After listing any entries on this page, number them beginning	g with 4.5, followed by 4.6, and so forth.	Total claim
4.79	U S DEPT OF ED/GSL/ATL	Last 4 digits of account number 3716	\$0.00
	Nonpriority Creditor's Name PO BOX 2287	When was the debt incurred? 9/1/2007	
	Number Street	As of the date you file, the claim is: Check all that apply.	
		Contingent	
	ATLANTA Georgia 30301 City State Zip Code	Unliquidated	
	City State Zip Code Who incurred the debt? Check one.	Disputed	
	Debtor 1 only	Type of NONPRIORITY unsecured claim:	
	Debtor 2 only	Student loans	
	Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or divorce that	
	At least one of the debtors and another	you did not report as priority claims	
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offset?	Other. Specify	
	✓ No		
	Yes		
4.80	U S DEPT OF ED/GSL/ATL Nonpriority Creditor's Name	Last 4 digits of account number 3722	\$0.00
	PO BOX 2287	When was the debt incurred? 10/1/2008	
	Number Street		
		As of the date you file, the claim is: Check all that apply. Contingent	
	ATLANTA Georgia 30301	Unliquidated	
	City State Zip Code Who incurred the debt? Check one.		
	Debtor 1 only	Disputed	
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	▼ Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offset?	Other. Specify	
	✓ No		
	Yes		
4.81	U S DEPT OF ED/GSL/ATL Nonpriority Creditor's Name	Last 4 digits of account number3696	\$0.00
	PO BOX 2287	When was the debt incurred? 10/1/2009	
	Number Street	As of the date you file, the claim is: Check all that apply.	
		Contingent	
	ATLANTA Georgia 30301	Unliquidated	
	City State Zip Code Who incurred the debt? Check one.	Disputed	
	Debtor 1 only	Type of NONPRIORITY unsecured claim:	
	Debtor 2 only	Student loans	
	Debtor 1 and Debtor 2 only		
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offset?	Other. Specify	
	✓ No		
	Yes		

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Is the claim subject to offset?	Other. Specify	
✓ No		
Yes		
URM Services	Last 4 digits of account number	\$4,500.00
Nonpriority Creditor's Name 3135 Walden Avenue		
Number Street	When was the debt incurred?n/a	
	As of the date you file, the claim is: Check all that apply.	
	Contingent	
Depew New York 14043	Unliquidated	
City State Zip Code	Disputed	
Who incurred the debt? Check one. Debtor 1 only	Type of NONPRIORITY unsecured claim:	
Debtor 2 only	Student loans	
Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
At least one of the debtors and another	Debts to pension or profit-sharing plans, and other similar debts	
Check if this claim relates to a community debt	✓ Other. Specify Unsecure	
Is the claim subject to offset?		
✓ No		
Yes		
US DEP ED	Lost 4 digits of account number 0504	\$0.00
Nonpriority Creditor's Name PO BOX 5609	Last 4 digits of account number 8524	
Number Street	When was the debt incurred? 10/1/2009	
	As of the date you file, the claim is: Check all that apply.	
ODEENI/ILLE TO	Contingent	
GREENVILLE Texas 75403 City State Zip Code	Unliquidated	
Who incurred the debt? Check one.	Disputed	
✓ Debtor 1 only	Type of NONPRIORITY unsecured claim:	
Debtor 2 only	✓ Student loans	
Debtor 1 and Debtor 2 only		
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Other. Specify	
Is the claim subject to offset?	Other. Specify	
	Other. Specify	

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4.85 US DEP ED Nonpriority Cred PO BOX 5609	tor's Name		Last 4 digits of acco When was the debt i		7724 1/1/2006	\$0.00
Number Str	eet		As of the date you fil			
Debtor 1 only Debtor 2 only Debtor 1 and At least one of	Debtor 2 only of the debtors and another calaim relates to a commu	75403 Zip Code nity debt	Unliquidated Disputed Type of NONPRIORI Student loans Obligations arising you did not report	g out of a separa as priority claim or profit-sharing	ation agreement or divorce that	
4.86 US DEP ED Nonpriority Cred PO BOX 5609 Number Str GREENVILLE City		75403 Zip Code	Last 4 digits of acco When was the debt i As of the date you fil Contingent Unliquidated	incurred?	7624 9/1/2005 Check all that apply.	\$0.00
Who incurred to Debtor 1 only Debtor 2 only Debtor 1 and At least one of	ne debt? Check one. Debtor 2 only If the debtors and another a claim relates to a commu	·	☐ Disputed Type of NONPRIORI ✓ Student loans ☐ Obligations arising you did not report	g out of a separa as priority claim	ation agreement or divorce that	
US DEP ED Nonpriority Cred PO BOX 5609 Number Str	tor's Name eet		Last 4 digits of acco When was the debt i As of the date you fil	incurred?	7924 5/1/2007 Check all that apply.	\$0.00
Debtor 1 only Debtor 2 only Debtor 1 and At least one of	Debtor 2 only of the debtors and another calaim relates to a commu	75403 Zip Code nity debt	you did not report Debts to pension	g out of a separa as priority claim or profit-sharing	ation agreement or divorce that	

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After listin	ng any entries on this page, number them beginning	with 4.5, followed by 4.6, and so forth.	Total claim
WS DEP E Nonpriorit PO BOX 5 Number GREENVI City Who incu Debto Debto At lea Chec	ED y Creditor's Name 609 Street	Last 4 digits of account number	\$0.00
GREENVI City Who incu Debto Debto At lea	y Creditor's Name 609 Street	Last 4 digits of account number 7424 When was the debt incurred? 2/1/2005 As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: ✓ Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify	\$0.00
GREENVI City Who incu Debto Debto At lea	y Creditor's Name 609 Street	Last 4 digits of account number8124	\$0.00

RusselCase 16-15000 cDoc 1 Filed 05/02/16 Entered 05/02/16 (144):10:35 Desc Main Debtor 1 Documentame Page 54 of 105 Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.91 US DEP ED \$0.00 Last 4 digits of account number Nonpriority Creditor's Name PO BOX 5609 When was the debt incurred? 5/1/2005 Street Number As of the date you file, the claim is: Check all that apply. Contingent **GREENVILLE** 75403 Texas Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only \square Type of NONPRIORITY unsecured claim: Debtor 2 only ✓ Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that At least one of the debtors and another you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify Is the claim subject to offset? **✓** No Yes 4.92 <u>US DEP ED</u> \$0.00 Last 4 digits of account number Nonpriority Creditor's Name PO BOX 5609 When was the debt incurred? 10/1/2008 Number Street As of the date you file, the claim is: Check all that apply. Contingent **GREENVILLE** 75403 Texas Unliquidated City State Zip Code

Debtor 2 only Debtor 1 and Debtor At least one of the complete the claim subject to the complete	debtors and anothe	 ✓ Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims □ Debts to pension or profit-sharing plans, and other similar debts □ Other. Specify 	
US DEP ED Nonpriority Creditor's N PO BOX 5609 Number Street GREENVILLE City Who incurred the del Debtor 1 only Debtor 2 only Debtor 1 and Debtor At least one of the color	Texas State bt? Check one. or 2 only debtors and anothe or relates to a con	Last 4 digits of account number 8224 When was the debt incurred? 5/1/2008 As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: ✓ Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify	\$0.00
✓ No			

Disputed

Type of NONPRIORITY unsecured claim:

Yes

Who incurred the debt? Check one.

Debtor 1 only

Debtor 2 only

Part 2: Pubbor 1 Russel Case 16-15000 c Doc 1 Filed 05/02/16 Entered 05/02/16 (144:10:35 Desc Main Documental Page 55 of 105

Part 2: Part 2: Page 55 of 105

After listing any entries on this page, number them	beginning with 4.5, followed by 4.6, and so forth.	Total claim
US DEP ED Nonpriority Creditor's Name PO BOX 5609 Number Street GREENVILLE Texas 75403 City State Zip C Who incurred the debt? Check one. □ Debtor 1 only □ Debtor 2 only	Last 4 digits of account number 8024 When was the debt incurred? 10/1/2009 As of the date you file, the claim is: Check all that apply. Contingent	\$0.00
Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt ls the claim subject to offset? No Yes	Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify	
US DEP ED Nonpriority Creditor's Name PO BOX 5609 Number Street GREENVILLE Texas 75403 City State Zip C Who incurred the debt? Check one. ✓ Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offset? ✓ No Yes	Unliquidated □ Disputed Type of NONPRIORITY unsecured claim: □ Student loans □ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	\$0.00
4.96 US DEP ED Nonpriority Creditor's Name PO BOX 5609 Number Street GREENVILLE Texas 75403 City State Zip C Who incurred the debt? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offset? No	Unliquidated ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ Student loans ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	\$0.00

Debtor 1 Russel Case 16-15000 cDoc 1 Filed 05/02/16 Entered 05/02/16 (1.44):10:35 Desc Main First Name Documentaries Page 56 of 105

Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page

	After listing any entries on this page, number them beginning	with 4.5, followed by 4.6, and so forth.	Total claim
4.97	VERIZON	•	\$0.00
	Nonpriority Creditor's Name NATIONAL RECOVERY P.O. BOX 26055	Last 4 digits of account number 8410	φοισσ
	Number Street	When was the debt incurred? 3/1/2010	
		As of the date you file, the claim is: Check all that apply.	
	MINNEAPOLIS Minnesota 55426	Contingent	
	City State Zip Code	Unliquidated	
	Who incurred the debt? Check one. Debtor 1 only	Disputed	
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offset?	✓ Other. Specify InstallmentLoan	
	✓ No		
	Yes		
4.98	VERIZON WIRELESS/GREAT	Last 4 digits of account number	\$0.00
	Nonpriority Creditor's Name 2 Verizon Pl	When was the debt incurred? 3/1/2010	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	Alpharetta Georgia 30004	Contingent	
	City State Zip Code	Unliquidated	
	Who incurred the debt? Check one. Debtor 1 only	Disputed	
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offset?	✓ Other. Specify 001 UnknownLoanType	
	✓ No		
	Yes		
4.99	WF EFS	Last 4 digits of account number 0004	\$0.00
	Nonpriority Creditor's Name PO BOX 84712 PO BOX 84712	When was the debt incurred? 8/1/2004	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	SIOUX FALLS South Dakota 57117	Contingent	
	City State Zip Code	Unliquidated	
	Who incurred the debt? Check one. Debtor 1 only	Disputed	
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	✓ Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offset?	Other. Specify	
	✓ No	<u> </u>	
	☐ Vas		

Debtor 1 Russel Case 16-15000 c Doc 1
First Name Middle Name

6j. Total. Add lines 6f through 6i.

Part 4: Add th	e A	mounts for Each Type of Unsecured Claim			
		nts of certain types of unsecured claims. This information is for each type of unsecured claim.	sta	atistical reporting purposes only. 28	U.S.C. §159.
				Total claims	
Total claims from Part 1	6a.	Domestic support obligations.	6a.	\$0.00	
	6b.	Taxes and certain other debts you owe the government	6b.	\$0.00	
	6c.	Claims for death or personal injury while you were intoxicated	6c.	\$0.00	
	6d.	Other. Add all other priority unsecured claims. Write that amount here.	6d.	\$0.00	
	6e.	Total. Add lines 6a through 6d.	6e.	\$0.00	
				Total claims	
Total claims from Part 2	6f.	Student loans	6f.	\$64,862.00	
	6g.	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$0.00	
	6h.	Debts to pension or profit-sharing plans, and other similar debts	6h.	\$0.00	
	6i.	Other. Add all other nonpriority unsecured claims. Write that amount here.	6i.	\$28,476.00	

\$93,338.00

6j.

	Case 16-1500		5/02/16 Entere	<u>d 05/0</u> 2/16 14:10:35	Desc Main
FIII IN THIS INFORM	ation to identify your case	9:	J		
Debtor 1	Russell	С	Baker		
	First Name	Middle Name	Last Name		
Debtor 2					
(Spouse, if filing)	First Name	Middle Name	Last Name		
United States Ba	ankruptcy Court for the:	Northern	District of Illinois		
		<u></u>	(State)		
Case number					
(If known)					
Official I	Form 106G				Check if this is a amended filing
Schedul	e G: Execut	ory Contracts a	nd Unexpire	ed Leases	12/1
	l, copy the additional p			e equally responsible for supply is page. On the top of any additi	ing correct information. If more onal pages, write your name and
1. Do you ha	ave any executory	contracts or unexpired	leases?		
✓ No. Che	ck this box and file this for	m with the court with your other	schedules. You have noth	ning else to report on this form.	
Yes. Fill i	in all of the information be	elow even if the contracts or leas	ses are listed on Schedule	e A/B: Property (Official Form 106A	/B).
		. , ,		en state what each contract or lea examples of executory contracts an	
Person	or company with whor	n you have the contract or lea	ase	State what the contrac	t or lease is for

		Case 16-1500	0 Doc 1 Filed (E/02/16 Entered	05/02/16 14:10:25	Dogo Main
Fill	in this informa	ation to identify your cas		5/02/16 Fillered	05/02/16 14:10:35	Desc Main
De	btor 1	Russell	C	Baker	_	
	btor 2	First Name	Middle Name	Last Name		
(Sp	oouse, if filing)	First Name	Middle Name	Last Name		
Un	ited States Ba	ankruptcy Court for the:	Northern	District of Illinois		
Ca	se number			(State)		
(If k	(nown)					
						Check if this is a amended filing
Of	fficial F	orm 106H				
		H: Your Co	ndahtors			12/1
						f two married people are filing
evei	ry question. Do you hav			n the top of any Additional I		ase number (if known). Answer
	✓ No Yes					
2.		•		- ,	unity property states and territori	es include Arizona, California, Idaho,
		evada, New Mexico, Puo o to line 3.	erto Rico, Texas, Washington,	and Wisconsin.)		
			oouse, or legal equivalent live v	vith you at the time?		
				,		
	☐ Y	es. In which community s	state or territory did you live? _	Fill in the	name and current address of the	at person.
		Name of your spouse, f	ormer spouse, or legal equival	ent	_	
		Number Street			_	
		City	State	Zip Code	_	
		- /		p 0000		
3.		•	•	•		the person shown in line 2 again
		•	•	•	F, or <i>Schedule G</i> to fill out Co	ficial Form 106D), <i>Schedule E/F</i> Jumn 2.

Column 2: The creditor to whom you owe the debt

Check all schedules that apply:

Column 1: Your codebtor

Fill in th	nis information to identify	vour case:			2/16 14	:10:35 D	esc Main	
		Docum	ιστι τας	ge oo or .	100			
Debtor 1	Russell	C	Baker		_			
.	First Name	Middle Name	Last Name	<i>!</i>		Check if this is:		
Debtor 2 Spouse.	if filing) First Name	Middle Name	Last Name		-	An amende	d filing	
(,	" ''''' 97 I list Name	Middle Name	Lastiname			=	Ü	st-petition chapter 13
United St	ates Bankruptcy Court for the:	Northern	District of Illinois		-		s of the followin	
Case nun	nber		(State)				
(If known)					_	MM / DD /	YYYY	
Offici	al Form 106l							
Sche	dule I: Your Inc	ome						12/15
	Describe Employme	se number (if known). A	nswer every	question.				
1.	, ,		Debtor 1			Debtor 2		
	information.	Employment status	✓ Employed			Employed		
	If you have more than one		Not Employ	/ed		Not Emplo	wed	
	job, attach a separate page with			00			you	
	information about additional	Occupation	Corrections					
	employers.	Employer's name	State of Illinois	- Leslie Geis	sler Munger			
	Include part time, seasonal,	Employer's address	325 W Adams					
	or self-employed work.		Number Street			Number Street		
	Occupation may include student							
	or homemaker, if it applies.		Springfield	Illinois	62704			
			City	State	Zip Code	City	State	Zip Code
		How long employed there?						
Part 2:	Give Details About I							
Estimat are sepa	-	date you file this form. If you ha	ave nothing to rep	ort for any line	e, write \$0 in the s	space. Include yo	our non-filing sp	ouse unless you
		re than one employer, combine the	ne information for	all employers	for that person on	the lines below.	If you need mo	ore space, attach
a separa	ate sheet to this form.			For	Debtor 1	For Debtor 2 non-filing sp		
		y, and commissions (before all lculate what the monthly wage wo		2.	\$5,943.00			
	timate and list monthly overt			3.	+ \$0.00			

4. Calculate gross income. Add line 2 + line 3.

\$5,943.00

Debtor 1 Russell Case 16-15000 c Doc 1 Filed 05/02/16 Entered 05/02/16 14:10:35 Desc Main Document Page 61 of 105 For Debtor 2 or For Debtor 1 non-filing spouse Copy line 4 here 4 \$5,943.00 5. List all payroll deductions: \$817.32 5a. Tax, Medicare, and Social Security deductions 5a. 5b. Mandatory contributions for retirement plans 5b. \$505.18 5c. Voluntary contributions for retirement plans 5c. \$0.00 5d. Required repayments of retirement fund loans 5d. \$0.00 5e. Insurance 5e. \$441.34 5f. Domestic support obligations 5f. \$0.00 5g. Union dues 5g. \$93.60 5h. Other deductions. Specify: 5h. -\$0.00 6. Add the payroll deductions. Add lines 5a + 5b + 5c + 5d + 5e + 5f + 5g + 5h. 6. \$1,857.44 7. Calculate total monthly take-home pay. Subtract line 6 from line 4. 7. \$4,085.56 8. List all other income regularly received: 8a. Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total \$0.00 8a. monthly net income. 8b. Interest and dividends 8b. \$0.00 8c. Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement. 8c. \$0.00 8d. Unemployment compensation 8d. \$0.00 8e. Social Security 8e. \$0.00 8f. Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies 8f. \$0.00 8g. Pension or retirement income \$0.00 8g. 8h. Other monthly income. Specify: 8h. -\$0.00 9. Add all other income Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g + 8h. 9. \$0.00 \$4,085.56 10.Calculate monthly income. Add line 7 + line 9. \$4,085.56 10 Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse 11. State all other regular contributions to the expenses that you list in Schedule J. Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J. 11. + \$0.00 Specify: 12. Add the amount in the last column of line 10 to the amount in line 11. The result is the combined monthly income. 12. \$4,085.56 Write that amount on the Summary of Schedules and Statistical Summary of Certain Liabilities and Related Data, if it applies Combined monthly income 13. Do you expect an increase or decrease within the year after you file this form? No. Yes. Explain:

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	Case 16-150	00 Doc 1 Filed 05	5/02/16 Entered 05/	<u>/0</u> 2/16 14:10:35	Desc Ma	in
Fill in this inform	ation to identify your ca	ise:	J	5		
Debtor 1	Russell	С	Baker			
	First Name	Middle Name	Last Name	01 1 1 1 1 1		
Debtor 2 (Spouse, if filing	First Name	Middle Name	Last Name	Check if this is: An amended filing	20	
Linita d Otata a Di	and an anti-control of the control o			_ =	·	ion chantor 12
Case number	ankruptcy Court for the:	Northern	District of Illinois (State)		howing post-petit the following date	
(If known)				MM / DD / YYY	<u></u>	
Official D	Torm 106 L			<u> </u>		
	Form 106J					
Schedul	e J: Your E	xpenses				12/1
nformation. If n (if known). Ansv	nore space is needed ver every question.	, attach another sheet to this fo	filing together, both are equally orm. On the top of any addition			mber
	ribe Your Housel	nold				
1. Is this a join	t case?					
✓ No. Go	to line 2					
Yes. Do	es Debtor 2 live in a s	separate household?				
	No					
	Yes. Debtor 2 must fi	le Official Forms 106J-2, Expens	es for Separate Household of Deb	otor 2.		
2. Do you have	dependents?	No				
Do not list De Debtor 2.		Yes. Fill out this information for each dependent	Dependent's relationship to Debtor 1 or Debtor 2 Child	Dependent's age	Does depe with you?	ndent live
			Office		Yes.	
			Child		✓ No.	
					Yes.	
			Child		✓ No. Yes.	
			Child		✓ No.	
			Office		Yes.	
3. Do your exp		No				
expenses of than						
yourself and	your —	Yes				
dependents	<u>r</u>					
Part 2: Estim	nate Your Ongoin	g Monthly Expenses				
	f a date after the banl		ou are using this form as a sup plemental Schedule J, check th			e
		cash government assistance i it on Schedule I: Your Income			,	Your expenses
	or home ownership ex the ground or lot. 4.	xpenses for your residence. Inc	lude first mortgage payments and		4.	\$858.00
If not inclu	ided in line 4:					
4a. Real est	tate taxes				4a	\$0.00
4b. Property	y, homeowner's, or rent	er's insurance			4b.	\$0.00
4c. Home m	naintenance, repair, and	upkeep expenses			4c.	\$85.00
4d. Homeo	wner's association or co	ondominium dues			4d.	\$0.00

Debtor 1 Russel Case 16-15000 cDoc 1 Filed 05/02/16 Entered 05/02/16 (144:10:35 Desc Main

Documentare Page 64 of 105 Your expenses 5. Additional mortgage payments for your residence, such as home equity loans \$0.00 5. 6. Utilities: 6a. Electricity, heat, natural gas \$350.00 6a. 6b. Water, sewer, garbage collection \$150.00 6b. 6c. Telephone, cell phone, Internet, satellite, and cable services \$300.00 6c. 6d. Other. Specify: \$0.00 6d 7. Food and housekeeping supplies \$450.00 7. 8. Childcare and children's education costs \$667.00 8. 9. Clothing, laundry, and dry cleaning \$120.00 9. 10. Personal care products and services \$120.00 10. 11. Medical and dental expenses \$100.00 11. 12. Transportation. Include gas, maintenance, bus or train fare. \$300.00 12. Do not include car payments 13. Entertainment, clubs, recreation, newspapers, magazines, and books \$0.00 13. 14. Charitable contributions and religious donations \$0.00 14. 15. Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20. 15a. Life insurance \$0.00 15a 15b. Health insurance \$0.00 15b 15c. Vehicle insurance \$145.00 15c 15d. Other insurance. Specify: \$0.00 15d 16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. Specify: _ \$0.00 16 17. Installment or lease payments: 17a. Car payments for Vehicle 1 \$430.00 17a 17b. Car payments for Vehicle 2 17b \$0.00 17c. Other. Specify: \$0.00 17c 17d. Other. Specify: \$0.00 17d 18. Your payments of alimony, maintenance, and support that you did not report as deducted from \$0.00 your pay on line 5, Schedule I, Your Income (Official Form 106l). 18. 19. Other payments you make to support others who do not live with you. Specify: \$0.00 19. 20.Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income. 20a. Mortgages on other property \$0.00 20a 20b. Real estate taxes 20b. \$0.00 20b 20c. Property, homeowner's, or renter's insurance \$0.00 20c 20d. Maintenance, repair, and upkeep expenses 20d. \$0.00 20d

\$0.00

20e

20e. Homeowner's association or condominium dues

	Russel Case 16-15000 First Name	cDoc 1	Filed 05/02/16	Entered 05/05 Page 65 of 105		esc Main	
21. Other.	Specify:		Document	r age 03 01 103	21		\$0.00
22. Calcul	ate your monthly expenses.						\$4,075.00
22a. Ad	dd lines 4 through 21.						\$0.00
22b. Co	opy line 22 (monthly expenses for	Debtor 2), if ar	ny, from Official Form 106	J-2		_	\$4,075.00
22c. Ac	dd line 22a and 22b. The result is y	our monthly ex	xpenses.		22.		
23. Calcula	ate your monthly net income.						
23a. Co	opy line 12 (your combined month	ly income) fron	n Schedule I.		23a		\$4,085.56
23b. Co	opy your monthly expenses from lin	ne 22 above.			23b	_	\$4,075.00
	ubtract your monthly expenses from The result is your monthly net income		income.		23c		\$10.56
24. Do yo ı	u expect an increase or decrea	se in your exp	penses within the year a	fter you file this form?			
	kample, do you expect to finish pay age payment to increase or decre						
✓ N	0						
☐ Ye	es						
-	Explain here:						

	Case 16-15000	Doc 1 Filed 05	5/02/16 Enter	ed 05/02/16 14:10:35	Desc Main
Fill in this info	rmation to identify your case:		<u> </u>	5	2000 Main
Debtor 1	Russell First Name	C Middle Name	Baker Last Name		
Debtor 2 (Spouse, if filing	ng) First Name	Middle Name	Last Name		
United States Case number	Bankruptcy Court for the:	Northern	District of Illinois (State)		
(If known)	Form 106Dec				Check if this is an amended filing
Declara	ition About an	Individual De	btor's Sched	dules	12/1
1519, and 3571 Part 1: Sig	l .				rs, or both. 18 U.S.C. §§ 152, 1341,
	Name of person		_ Attach Bankruptc Signature (Officia	ry Petition Preparer's Notice, Declar Il Form 119).	ation, and
	enalty of perjury, I declare to are true and correct.	hat I have read the summa	ry and schedules filed v	with this declaration and	
🗶 /s/ Russ	ell Baker		*		
Signature	of Debtor 1		Signat	rure of Debtor 2	
Date 5/2	/2016		Date		

MM/DD/YYYY

MM/DD/YYYY

		Case 16-15000		Filed 05/02/16	Entered 05/	02/16 14:10:35	Desc Main
Fill	in this info	ormation to identify your case			-	5	
Del	otor 1	Russell	С	Baker			
Dal	-40	First Name	Middle I	Name Last Na	ame		
	otor 2 ouse, if fi	ling) First Name	Middle I	Name Last N	ame		
			Northorn	District of III	naia		
Uni	ied States	s Bankruptcy Court for the:	Northern	District of Illi (S	itate)		
	se numbe nown)	er		•	·		
(11 10	ilowii)					_	Check if this is a
Of	ficial	l Form 107					amended filing
St	atem	ent of Financi	al Affairs	for Individua	als Filing f	or Bankrunt	CV 12/1
						-	ing correct information. If more
spac	e is nee	ded, attach a separate shee	t to this form. Or	the top of any additional	al pages, write you	name and case number	r (if known). Answer every question
Par	t1: Gi	ve Details About Your	Marital Status	and Where You Liv	and Refore		
гаг	GI. GI	ve Details About Tour	maritai Status	and where fou Liv	ved Belole		
1.	What	is your current marital sta	tus?				
		Married					
	✓ 1	Not married					
2.	Durin	ig the last 3 years, have you	lived anywhere	other than where you live	e now?		
			,	,			
		No ⁄es. List all of the places you liv	ved in the last 3 ve	ars. Do not include where y	ou live now		
	ш.				, 64 6		
	D	Debtor 1:		Dates Debtor 1 lived	Debtor 2:		Dates Debtor 2 lived
	_			there	202101 21		there
					Same as D	ebtor 1	Same as Debtor 1
					Same as D	EDIOI 1	Same as Debior 1
		lumber Street		From	Number Stree	<u> </u>	From
		turiber etreet		_ To			To
	C	City State	Zip Code	_	City	State Zip C	ode
					Same as D	ebtor 1	Same as Debtor 1
					_		_
	N	lumber Street		From	Number Stree	t	From
	_			_ To			To
	_			_			
	C	City State	Zip Code		City	State Zip C	ode
3.	Within t	the last 8 years, did you eve	er live with a spou	use or legal equivalent in	n a community proj	perty state or territory?	(Community property states and
		es include Arizona, California,	-			•	
	✓ No						
		s. Make sure you fill out Sched	ule H: Your Codeb	otors (Official Form 106H).			

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Document Page 68 of 105 Part 2: Explain the Sources of Your Income Did you have any income from employment or from operating a business during this year or the two previous calendar years? Fill in the total amount of income you received from all jobs and all businesses, including part-time activities. If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1. Yes. Fill in the details. **Debtor 1** Debtor 2 Sources of income Gross income Sources of income Gross income Check all that apply. Check all that apply. (before deductions and (before deductions and exclusions) exclusions) Wages, commissions, Wages, commissions, \$25000.00 From January 1 of current year until bonuses, tips bonuses, tips the date you filed for bankruptcy: Operating a business Operating a business ✓ Wages, commissions, Wages, commissions, \$65357.00 For last calendar year: bonuses, tips bonuses, tips (January 1 to December 31, 2015 Operating a business Operating a business Wages, commissions, Wages, commissions, \$82754.00 For the calendar year before that: bonuses, tips bonuses, tips (January 1 to December 31, 2014 Operating a business Operating a business 5. Did you receive any other income during this year or the two previous calendar years? Include income regardless of whether that income is taxable. Examples of other income are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1. List each source and the gross income from each source separately. Do not include income that you listed in line 4. Yes. Fill in the details. Debtor 1 Debtor 2 Sources of income Gross income from Sources of income Gross income from Describe below. each source Describe below. each source (before deductions and (before deductions and exclusions) exclusions) From January 1 of current year until the date you filed for bankruptcy:

For last calendar year: (January 1 to December 31,

For the calendar year before that: (January 1 to December 31,

2015

Debtor 1 Russel Case 16-15000 cDoc 1 Filed 05/02/16 Entered 05/02/16 (144-i10:35 Desc Main

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List Certain Payments You Made Before You Filed for Bankruptcy Part 3: 6. Are either Debtor 1's or Debtor 2's debts primarily consumer debts? No. Neither Debtor 1 nor Debtor 2 has primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,425* or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$6,425* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. * Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment. Yes. Debtor 1 or Debtor 2 or both have primarily consumer debts. During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more? ✓ No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. Dates of payment Total amount paid Amount you still owe Was this payment for... Mortgage Creditor's Name Car Number Street Credit card Loan repayment Suppliers or City State Zip Code vendors Other Mortgage Creditor's Name Car Number Street Credit card Loan repayment Suppliers or vendors City State Zip Code Other

Creditor's Name

Street

State

Zip Code

Number

City

Mortgage

Credit card Loan repayment Suppliers or vendors

Car

Other

RusselCase 16-15000 cDoc 1 Filed 05/02/16 Entered 05/02/16 (144)10:35 Desc Main Debtor 1 Documentare Page 70 of 105 Within 1 year before you filed for bankruptcy, did you make a payment on a debt you owed anyone who was an insider? Insiders include your relatives; any general partners; relatives of any general partners; partnerships of which you are a general partner; corporations of which you are an officer, director, person in control, or owner of 20% or more of their voting securities; and any managing agent, including one for a business you operate as a sole proprietor. 11 U.S.C. § 101. Include payments for domestic support obligations, such as child support and alimony. Yes. List all payments to an insider. Dates of Total amount paid Amount you still Reason for this payment payment owe Insider's Name Number Street City State Zip Code Insider's Name Number Street City State Zip Code Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an Include payments on debts guaranteed or cosigned by an insider. Yes. List all payments that benefited an insider. Dates of Total amount paid Amount you still Reason for this payment payment owe Include creditor's name Insider's Name Number Street City State Zip Code Insider's Name Number Street City State Zip Code

Debtor 1 Russel Case 16-15000 cDoc 1 Filed 05/02/16 Entered 05/02/16 (14.4vi10:35 Desc Main

Documentare Page 71 of 105 Identify Legal Actions, Repossessions, and Foreclosures Part 4: 9. Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding? List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes. No Yes. Fill in the details. Status of the case Nature of the case Court or agency Case title Pending Court Name On appeal Case number Concluded Number Street City State Zip Code Case title Pending Court Name On appeal Case number Concluded Number Street City Zip Code State Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied? Check all that apply and fill in the details below. No. Go to line 11. Yes. Fill in the information below. Date Value of the Describe the property property Creditor's Name Explain what happened Number Street Property was repossessed. Property was foreclosed. Property was garnished. Property was attached, seized, or levied. City State Zip Code Date Value of the Describe the property property

Official	Form	107

Creditor's Name

Street

State

Zip Code

Number

City

Explain what happened

Property was repossessed. Property was foreclosed. Property was garnished.

Property was attached, seized, or levied.

Deb	tor 1	RusselCase 16-15000 cDoc 1 Fill First Name Middle Name	<u>led 05#02/16 Entered </u> 05/02/16 <i>@4</i> /40 Document ^{ame} Page 72 of 105	0: <u>35 Desc</u>	Main
11.		nin 90 days before you filed for bankruptcy, did ar ounts or refuse to make a payment because you o	ny creditor, including a bank or financial institution, set	off any amounts fi	rom your
		No Yes. Fill in the details.			
			Describe the action the creditor took	Date action was taken	Amount
		Creditor's Name	_		
		Number Street	_		
			Last 4 digits of account number: XXXX-		
		City State Zip Code	_		
12.		in 1 year before you filed for bankruptcy, was any iver, a custodian, or another official?	y of your property in the possession of an assignee for	the benefit of cred	itors, a court-appointed
	✓	No Yes			
Part	: 5:	List Certain Gifts and Contributions			
13.	Wit	thin 2 years before you filed for bankruptcy, did y	ou give any gifts with a total value of more than \$600 pe	r person?	
	✓	No Yes. Fill in the details for each gift.			
		Gifts with a total value of more than \$600 per person	Describe the gifts	Dates you	
		P. P		gave the gifts	Value
		Person to Whom You Gave the Gift		gave the gifts	Value
		Person to Whom You Gave the Gift	_	gave the gifts	Value
		Person to Whom You Gave the Gift Number Street	_	gave the gifts	Value
		Person to Whom You Gave the Gift	_	gave the gifts	Value
		Person to Whom You Gave the Gift Number Street City State Zip Code		gave the gifts	Value
		Person to Whom You Gave the Gift Number Street City State Zip Code Person's relationship to you		gave the gifts	Value
		Person to Whom You Gave the Gift Number Street City State Zip Code Person's relationship to you Person to Whom You Gave the Gift		gave the gifts	Value

		DO	ocument Page /3 of 105		
14.	With		give any gifts or contributions with a total value of mor	re than \$600 to an	y charity?
	✓	No			
		Yes. Fill in the details for each gift or contribution.	D	D. C.	W-L
		Gifts with a total value of more than \$600 per person	Describe the gifts	Dates you gave the gifts	Value
			-		
		Charity's Name			
		Number Street	_		
		City State Zip Code			
Par	t 6:	List Certain Losses			
15.		in 1 year before you filed for bankruptcy or since yobling?	ou filed for bankruptcy, did you lose anything because	of theft, fire, othe	r disaster, or
		No			
	✓	Yes. Fill in the details.			
		Describe the property you lost and how the loss occurred	Describe any insurance coverage for the loss	Date of your loss	Value of property lost
			Include the amount that insurance has paid. List pending insurance claims on line 33 of <i>Schedule A/B: Property.</i>		
		Money lost in attempt to run embroidery business	None	12/31/2015	\$18309.00
Dar	: 7 :	List Certain Payments or Transfers			
	Inclu	ing bankruptcy or preparing a bankruptcy petition? de any attorneys, bankruptcy petition preparers, or credi No	? it counseling agencies for services required in your bankrupto	су.	
		Yes. Fill in the details.			
			Description and value of any property transferred	Date payment or transfer was made	Amount of payment
		Ingram, Brent	Attorney's Fee - 0.00	5/2/2016	\$0.00
		Person Who Was Paid			
		Number Street			
		City State Zip Code			
		Email or website address			
		None Person Who Made the Payment, if Not You			
		,			
		Person Who Was Paid			
		Number Street			
		City State Zip Code			
		Email or website address			
		Email or website address Person Who Made the Payment, if Not You			

Debtor 1 Russel Case 16-15000 cDoc 1

Deb	tor 1	Russel Case 16-15000 First Name		d 05#02/16 cumentame P	Entered 05/02 age 74 of 105	/11.6 /11.4 v10:	:35 Desc	<u>Main</u>	
17.	you	nin 1 year before you filed for badeal with your creditors or to main ot include any payment or transfer	ake payments to you	r creditors?	j on your behalf pay o	r transfer any μ	property to anyor	ne who p	promised to help
	✓	No Yes. Fill in the details.							
				Description and v	ralue of any property	transferred	Date payment or transfer was made	Amou	nt of payment
		Person Who Was Paid							
		Number Street							
		City State	Zip Code						
18.	Inclu trans	nin 2 years before you filed for be nary course of your business of ide both outright transfers and tran efers that you have already listed or No Yes. Fill in the details.	r financial affairs? sfers made as security					-	
		res. I ill ill the details.		Description and v			property or paymebts paid in exch		Date transfer was made
		Person Who Received Transfer							
		Number Street							
		City State Person's relationship to you	Zip Code						
		Person Who Received Transfer							
		Number Street							
		City State Person's relationship to you	Zip Code						
19.	(The	nin 10 years before you filed for use are often called asset-protection		transfer any prope	rty to a self-settled tru	st or similar de	evice of which yo	u are a l	peneficiary?
	Ц	Yes. Fill in the details.		Description and	value of the property	transferred			Date transfer was made
		Name of trust							

Debtor 1 Russel Case 16-15000 c Doc 1 First Name Middle Name

Documentare Page 75 of 105 Part 8: List Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units

20.	or tra	in 1 year before you filed for bankruptcy, wansferred? de checking, savings, money market, or other fieratives, associations, and other financial instit	nancial accounts; certificates c				
		No Yes. Fill in the details.					
	Ц	tes. Fill III tile detalls.	Last 4 digits of acconumber		pe of account or strument	Date account was closed, sold, moved, or transferred	Last balance before closing or transfer
		Person Who Was Paid	XXXX-		Checking Savings		
		Number Street			Money market Brokerage Other		
		City State Zip Coo	le		-		
		Person Who Was Paid	XXXX-		Checking Savings		
		Number Street			Money market Brokerage		
		City State Zip Coo			Other		
1.	valua	ou now have, or did you have within 1 year ables? No Yes. Fill in the details.	Who else had access		Describe the content		Do you still have it?
		Name of Financial Institution	Nome				No
		Number Street	Name Number Street				Yes
		- Chock	City State	Zip Cod	le l		
		City State Zip Code		·			
2.	Have	e you stored property in a storage unit or p	ace other than your home w	vithin 1 year be	fore you filed for bankruptc	y?	
		No Yes. Fill in the details.					
			Who else had access to	to it?	Describe the conten	its	Do you still have it?
		Name of Storage Facility	Name				□ No
		Number Street	Number Street				Yes
			City State	Zip Cod	le		
		City State Zip Code					

Deb	otor 1	First Name Middle Name	Docum le	init ^{ame} Pag	ntered 05/0 e 76 of 10	02/11-6/11-4-410: <u>35 Desc Mai</u> 5	n
Part	9:	dentify Property You Hold or Control	I for Someo	ne Else			
23.	Do y	ou hold or control any property that someone	e else owns? lı	nclude any pro	perty you borro	owed from, are storing for, or hold in tru	ust for someone.
	✓	No					
	Ш	Yes. Fill in the details.	Where is th	a mamantus?		Describe the contents	Value
			Where is the	e property?		Describe the contents	Value
		Owner's Name	Number Stre	eet		-	
		Number Street				_	
			City	State	Zip Code	-	
		City State Zip Code	_				
Par	t 10:	Give Details About Environmental In	formation				
For	the p	urpose of Part 10, the following definitions apply:					
1 01	·		Latatuta ar raqui	lation concernin	a pollution, conto	mination releases of	
	ha	nvironmental law means any federal, state, or local azardous or toxic substances, wastes, or material in cluding statutes or regulations controlling the clear	nto the air, land,	soil, surface wa	ater, groundwater		
	■ S	ite means any location, facility, or property as define	ed under any env			own, operate, or utilize it	
		used to own, operate, or utilize it, including dispos					
		<i>azardous material</i> means anything an environment xic substance, hazardous material, pollutant, conta			aste, hazardous s	substance,	
Do			·		, accurred		
Kel	JUIT al	I notices, releases, and proceedings that you know	about, regardle	ss of when they	occurred.		
24.	Has	any governmental unit notified you that you n	may be liable o	r potentially lia	able under or in	violation of an environmental law?	
	☑	No					
		Yes. Fill in the details.					
			Governmen	ıtal unit		Environmental law, if you know it	Date of notice
		Name of site		al		_	
		Name of site	Governmenta	ai unii		_	
		Number Street	Number Stre	eet			
			City	State	Zip Code	-	
		City State Zip Code	_				
25.	Hav	e you notified any governmental unit of any re	elease of hazar	dous material	?		
		No					
	Ħ	Yes. Fill in the details.					
	_		Governmen	ital unit		Environmental law, if you know it	Date of notice
						_	
		Name of site	Governmenta	al unit		_	
		Number Street	Number Stre	eet			
			City	State	Zip Code	-	
		City State Zip Code	_				

Debt	tor 1	Russel Case 16-1500 First Name	00 cDoc 1 I	<u>Filed 05∤92/16</u> Documentare P	Entered 05/02 age 77 of 105	1/16/124/v10: <u>35</u>	Desc Main
26.	Hav	e you been a party in any ju	dicial or administra	tive proceeding under a	ny environmental law	? Include settlements	and orders.
	✓	No					
	Ц	Yes. Fill in the details.		Court or agency		Nature of the case	Status of the
				Court of agency		Nature of the case	case
		Case title					Pending
				Court Name			On appeal
		Case number		Number Street			Concluded
				City State	Zip Code		-
Part	11:	Give Details About Yo	ur Business or	Connections to An	y Business		
		nin 4 years before you filed f				ing connections to an	v husinoss?
21.	VVILI				-		y business:
				profession, or other activity or limited liability partners	•	-ume	
		A partner in a partnership					
		An officer, director, or ma		a corporation securities of a corporation	1		
		No. None of the above applies		securities of a corporation			
		Yes. Check all that apply above		below for each business.			
				Describe the nate	ure of the business		entification number Do not al Security number or ITIN.
		Business Name				EIN:	
		Number Street		Name of account	tant or bookkeeper	Dates busine	ess existed
		City State	Zip Code			From	To
				Describe the nate	ure of the business		entification number Do not al Security number or ITIN.
		Business Name				EIN:	
		Number Street		Name of account	tant or bookkeeper	Dates busine	ess existed
		City State	Zip Code			From	To
				Describe the nate	ure of the business		entification number Do not al Security number or ITIN.
		Business Name				EIN:	
		Number Street		Name of account	tant or bookkeeper	Dates busine	ess existed
		City State	Zip Code			From	To

	Russel Case 1 First Name		Middle Name Do	ocument ^{ame} Pag	je 78 of 105	
	hin 2 years before ditors, or other par	•		_	ent to anyone about your business? Include all financ	ial institutions,
☑ □	No Yes. Fill in the deta	ils below.				
_				Date issued		
	Name			MM/DD/YYYY	_	
	Number Street			_		
	City	State	Zip Code			
I hav	correct. I understa ruptcy case can re	nd that makin	g a false statement	, concealing property, o	ents, and I declare under penalty of perjury that the an or obtaining money or property by fraud in connection years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.	with a
I hav	e read the answers correct. I understa ruptcy case can re	nd that makin esult in fines u	g a false statement p to \$250,000, or im	, concealing property, o	or obtaining money or property by fraud in connection years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. Signature of Debtor 2	with a
I hav	e read the answers correct. I understa ruptcy case can re	nd that makin esult in fines u Russell Baker	g a false statement p to \$250,000, or im	, concealing property, o	or obtaining money or property by fraud in connection years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.	with a
Did y	e read the answers correct. I understa ruptcy case can re /s/ Signa Date rou attach addition No Yes	nd that makin esult in fines u Russell Baker ture of Debtor 1 5/2/2016 nal pages to Y	g a false statement p to \$250,000, or im	, concealing property, c prisonment for up to 20	r obtaining money or property by fraud in connection years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. Signature of Debtor 2 Date viduals Filing for Bankruptcy (Official Form 107)?	with a

	Casa 10 1500	0 Dec 1 Eil	od 05/00/10	Frateria d O	NE 10011 C 1 4.1	0.05	Daga Main
Fill in this inform	Case 16-1500 ation to identify your case		ed 05/02/16	Enleren U	5/02/16 14:10	J.35	Desc Main
Debtor 1	Russell	C Nai-della Nia va	Baker		_		
Debtor 2 (Spouse, if filing)	First Name	Middle Nam			_		
	ankruptcy Court for the:	Northern	District of Illi	nois	_		
Case number (If known)			(S	itate)	_		
							Check if this is an amended filing
Official F	orm 108						
<u>Stateme</u>	nt of Intenti	on for Indiv	iduals Filii	า <mark>g Unde</mark>	r Chapter	7	12/15
■ creditors hav■ you have leasYou must file thi	ividual filing under che claims secured by your country and property and form with the court willer, unless the court e	our property, or and the lease has not vithin 30 days after yo	expired. ou file your bankrupt				
If two married po	eople are filing togethe	er in a ioint case, both	are equally respons	sible for supplyi	ing correct informat	ion.	

Both debtors must sign and date the form.

Be as complete and accurate as possible. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known).

Part 1: List Your Creditors Who Have Secured Claims 1. For any creditors that you listed in Part 1 of Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D), fill in the information below. Identify the creditor and the property that is collateral What do you intend to do with the property that Did you claim the property secures a debt? as exempt on Schedule C? No. Creditor's Surrender the property. name: ABRI CREDIT UNION Yes. Retain the property and redeem it. Description of Retain the property and enter into a property Reaffirmation Agreement. securing debt: | Value: \$13,653.00 Retain the property and [explain]: Creditor's Surrender the property. No. name: Yes. Retain the property and redeem it. Description of Retain the property and enter into a property Reaffirmation Agreement. securing debt: Retain the property and [explain]: Surrender the property. No. Creditor's name: Yes. Retain the property and redeem it. Description of Retain the property and enter into a property Reaffirmation Agreement. securing debt: Retain the property and [explain]: No. Creditor's Surrender the property. name: Yes. Retain the property and redeem it. Description of Retain the property and enter into a property Reaffirmation Agréement. securing debt: Retain the property and [explain]:

Debtor	Case 16-1	L5000	_C Doc 1	Filed 05/02/16	Entered 05/02/16 Page 80 of 105 known)	14:10:35 per (if	Desc Main
1	First Name		Middle Nar	ne Last Nam	le known)		
Part 2:	List Your Unexpire	ed Perso	onal Prope	rty Leases			
informa	tion below. Do not list	real estate	e leases. Une				ficial Form 106G), fill in the ot yet ended. You may assume an
Des	scribe your unexpired p	ersonal p	roperty lease	s		Will the lea	se be assumed?
Less	sor's name:					No Yes	
	scription of leased perty:						
Less	sor's name:					☐ No☐ Yes	
	scription of leased perty:						
Less	sor's name:					No Yes	
	scription of leased perty:						
Less	sor's name:					No Yes	
	scription of leased perty:						
Less	sor's name:					☐ No☐ Yes	
	scription of leased perty:						
Less	sor's name:					No Yes	
	scription of leased perty:						
Less	sor's name:					No Yes	
	scription of leased perty:						
Part 3:	Sign Below						
	er penalty of perjury, I o is subject to an unexpi			cated my intention about	any property of my estate th	nat secures a de	bt and any personal property
x /	/s/ Russell Baker				×		
	ignature of Debtor 1				Signature of Debtor 1		

Official Form 108

Date 5/2/2016

MM/DD/YYYY

Date

MM/DD/YYYY

B 203 (12/94)

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UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

In re	Russell C Baker		Case No.	
-	Debtor			(If known)
			Chapter	Chapter 7
	DISCLOSURE OF CO	MPENSATION OF ATTO	RNEY FO	R DEBTOR
1.	Pursuant to 11 U.S.C. § 329(a) and Fed. I compensation paid to me within one year rendered or to be rendered on behalf of the	before the filing of the petition in bankr	uptcy, or agreed t	to be paid to me, for services
	For legal services, I have agreed to acce	ot		\$1,250.0
	Prior to the filing of this statement I have	received		\$0.0
	Balance Due			\$1,250.0
2.	The source of the compensation paid to n	ne was:		
	✓ Debtor	Other (specify)		
3.	The source of the compensation paid to n	ne is:		
	Debtor	Other (specify)		
4.	I have not agreed to share the above members and associates of my law to	-disclosed compensation with any other irm.	person unless th	ey are
		closed compensation with a other person m. A copy of the agreement, together v on, is attached.		
5.	In return for the above-disclosed fee, I ha	ve agreed to render legal service for a	Il aspects of the b	pankruptcy case, including:

- a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;
- b. Preparation and filing of any petition, schedules, statements of affairs and plan which may be required;
- c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;

	CERTIFICATION
I certify that the foregoing is a complete stathe debtor(s) in this bankruptcy proceedings.	tement of any agreement or arrangement for payment to me for representation of
5/2/2016	/s/ Brent Ingram
Date	Signature of Attorney

Semrad Law Firm

Name of law firm

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6. By agreement with the debtor(s), the above-disclosed fee does not include the following services:

Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

This notice is for you if:

You are an individual filing for bankruptcy,

and

Your debts are primarily consumer debts.

Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of the Bankruptcy Code:

- Chapter 7 Liquidation
- Chapter 11 Reorganization
- Chapter 12 Voluntary repayment plan for family farmers or fishermen
- Chapter 13 Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

Chapter 7: Liquidation

	\$245	filing fee
	\$75	administrative fee
+	\$15	trustee surcharge
	\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

- most taxes;
- most student loans;
- domestic support and property settlement obligations;

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- most fines, penalties, forfeitures, and criminal restitution obligations; and
- certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

- fraud or theft;
- fraud or defalcation while acting in breach of fiduciary capacity;
- intentional injuries that you inflicted; and
- death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A–1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A–2).

If your income is above the median for your state, you must file a second form — the Chapter 7 Means Test Calculation (Official Form 122A-2). The calculations on the form— sometimes called the Means Test—deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

Chapter 11: Reorganization

	\$1,167	filing fee
+	\$550	administrative fee
	\$1,717	total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

Read These Important Warnings

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Chapter 12: Repayment plan for family farmers or fishermen

	\$200	filing fee
+	\$75	administrative fee
	\$275	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

- domestic support obligations,
- most student loans,
- certain taxes,
- debts for fraud or theft,
- debts for fraud or defalcation while acting in a fiduciary capacity,
- most criminal fines and restitution obligations,
- certain debts that are not listed in your bankruptcy papers,
- certain debts for acts that caused death or personal injury, and
- certain long-term secured debts.

Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court

For more information about the documents and their deadlines, go to:

http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

Bankruptcy crimes have serious consequences

- If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury—either orally or in writing—in connection with a bankruptcy case, you may be fined, imprisoned, or both.
- All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together - called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days **before** you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from:

http://www.justice.gov/ust/eo/hapcpa/ccde/cc_approved.html

In Alabama and North Carolina, go to: http://www.uscourts.gov/FederalCourts/Bankruptcy/BankruptcyResources/ApprovedCredit 20AndDebtCounselors.aspx

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.

Case 16-15000 Doc 1 Filed 05/02/16 Entered 05/02/16 14:10:35 Desc Main UNITED STATES BANKBUSTGY COURT Northern District of Illinois

In re: Baker, Russell C Case No		Case No.		
_	Debtor(s)	0000 / 101		
		Chapter.	Chapter7	
	VERIFICATIO	N OF CREDITOR MATR	IX	
	The above named Debtors hereby verify that the a	attached list of creditors is true an	d correct to the best of their knowle	dge.
Date:	5/2/2016	/s/ Baker, Russell C		
		Baker Russell C	_	_

Signature of Debtor

Case 16-15000 Doc 1 Filed 05/02/16 Entered 05/02/16 14:10:35 Desc Main Document Page 88 of 105

DEPT OF ED/NAVIENT PO Box 9635 Wilkes Barre , PA 18773 USA

ABRI CREDIT UNION 9700 S CASS AVE BLDG 223 LEMONT , IL 60439 USA

SPRINGLEAF FINANCIAL S 3632 W 95th St Attn: Bankruptcy Dept. Evergreen park , IL 60805 USA

CHASE PO Box 15298 Wilmington , DE 19850 USA

SYNCB/SAMS CLUB 4125 WINDWARD PLAZA ALPHARETTA , GA 30005 USA

Navient 1002 ARTHUR DR LYNN HAVEN , FL 32444 USA

TARGET/TD 1000 Nicollet Mall Minneapolis , MN 55403 USA

SYNCB/JCP PO BOX 965007 ORLANDO , FL 32896

SYNCB/JCP PO BOX 965007 ORLANDO , FL 32896 USA

COMENITY BANK/CARSONS 1314 PINELOG ROAD AIKEN, SC 29803 USA

MID AMERICA BANK & TRU P.O Box 89937 Sioux Falls , SD 57109 USA

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I C SYSTEM INC PO BOX 64378 SAINT PAUL, MN 55164 USA

MAGE & PRICE 707 Lake Cook Rod #314 Deerfield , IL 60015 USA

PERSONAL FINANCE CO 17507 SOUTH KEDZIE HAZEL CREST, IL 60429 USA

CAP ONE 26525 N RIVERWOODS BLVD METTAWA , IL 60045 USA

CREDIT ONE BANK NA PO BOX 98875 LAS VEGAS , NV 89193 USA

CAP ONE 26525 N RIVERWOODS BLVD METTAWA , IL 60045 USA

FIRST PREMIER BANK 601 S MINNESOTA AVE SIOUX FALLS, SD 57104 USA

SYNCB/SAMS CLUB DC PO BOX 965004 Orlando , FL 32896 USA

PERSONAL FINANCE CO 17507 SOUTH KEDZIE HAZEL CREST, IL 60429 USA

FIRST PREMIER BANK 601 S MINNESOTA AVE SIOUX FALLS, SD 57104 USA

Great American Finance 20 N Wacker Dr, Ste 2275 Chicago , IL 60606 USA

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CREDITONEBNK PO BOX 98872 LAS VEGAS , NV 89193 USA

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FST PREMIER 3820 N LOUISE AVE SIOUX FALLS , SD 57107 USA

CAP1/CARSN 26525 N RIVERWOODS BLVD METTAWA , IL 60045 USA

Capital One Po Box 30281 Salt Lake Cty , UT 84130 USA US DEP ED PO BOX 5609 GREENVILLE , TX 75403 USA

US DEP ED PO BOX 5609 GREENVILLE , TX 75403 USA

US DEP ED PO BOX 5609 GREENVILLE , TX 75403 USA

VERIZON NATIONAL RECOVERY P.O. BOX 26055 MINNEAPOLIS , MN 55426 USA

KAY JEWELERS 375 GHENT RD FAIRLAWN , OH 44333 USA

US DEP ED PO BOX 5609 GREENVILLE , TX 75403 USA

Capital One Po Box 30281 Salt Lake Cty , UT 84130 USA

US DEP ED PO BOX 5609 GREENVILLE, TX 75403 USA

SYNCB/SEWING PO Box 965036 Orlando , FL 32896 USA

US DEP ED PO BOX 5609 GREENVILLE , TX 75403 USA

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PERSONAL FINANCE CO 17507 SOUTH KEDZIE HAZEL CREST , IL 60429 USA

AES/SUNTRUST BANK PO BOX 61047 HARRISBURG , PA 17106 USA

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VERIZON WIRELESS/GREAT 2 Verizon Pl Alpharetta , GA 30004 USA

AES/SUNTRUST POB 61047 HARRISBURG, PA 17106 USA

AES/SUNTRUST POB 61047 HARRISBURG, PA 17106 USA

ACS/WELLS FARGO 3301 C STREET STE 100A SACRAMENTO , CA 95816 USA

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aes PO BOX 2461 Harrisburg , PA 17101 USA

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COMENITY CAPITAL/HSN 995 W 122ND AVE WESTMINSTER , CO 80234 USA

COMENITY BANK/CARSONS 1314 PINELOG ROAD AIKEN, SC 29803 USA

KAY JEWELERS 375 GHENT RD FAIRLAWN , OH 44333

PRAIRIE TRAIL CREDIT U 2350 W MCDONOUGH ST JOLIET , IL 60436 USA

PRAIRIE TRAIL CREDIT U 2350 W MCDONOUGH ST JOLIET, IL 60436 USA

PRAIRIE TRAIL CREDIT U 2350 W MCDONOUGH ST JOLIET , IL 60436 USA

SYNCB/WALMART PO BOX 981400 EL PASO , TX 79998 USA

SYNCB/SEWING AND MORE C/O PO BOX 965036 ORLANDO , FL 32896 USA

PERSONAL FINANCE CO 17507 SOUTH KEDZIE HAZEL CREST , IL 60429 USA

Great American Finance 20 N Wacker Dr, Ste 2275 Chicago , IL 60606 USA

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DEPT OF ED/NAVIENT PO Box 9635 Wilkes Barre , PA 18773 USA

DEPT OF ED/NAVIENT PO Box 9635 Wilkes Barre , PA 18773 USA

WF EFS PO BOX 84712 PO BOX 84712 SIOUX FALLS , SD 57117 USA

RAI Group PO Box 2086 South Hackrnsack , NJ 07606 USA

Americash Loans - Des Plaines 880 Lee St, Suite 300 Des Plaines , IL 60016 USA Case 16-15000 Doc 1 Filed 05/02/16 Entered 05/02/16 14:10:35 Desc Main Document Page 96 of 105

URM Services 3135 Walden Avenue Depew , NY 14043 USA

AT&T Phone Services, Inc. Po Box 5093 Carol Stream , IL 60197 USA

Governors State University. 1 University Parkway University Park, IL 60484 USA

Craddock, Ericka 6221 S Emerald Dr Chicago , IL 60621 USA

ABRI CREDIT UNION 9700 S CASS AVE BLDG 223 LEMONT , IL 60439 USA

Debtor 1 Ruscelse 16-15	5000 Doc 1 Filed 05	5/09/46 Entered 05/02/46 1	4/ሳው:35 Desc Main
MANAGEMENT OF THE PROPERTY OF	Docum Juestions for Reporting Purp	nent Page 97 of 105	
Allswer These Qu			11 11 11 11 11 11 11 11 11 11 11 11 11
16. What kind of debts do you have?	as "incurred by an indi No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts prima	vidual primarily for a personal, famil rily business debts? Business deb	ets are debts that you incurred to
	investment. No. Go to line 16c. Yes. Go to line 17.		
17. Are you filing under Chapter 7? Do you estimate that after any exempt property is excluded and administrative expenses are paid tha funds will be available	paid that funds will be avail to the paid that funds will be avail to the paid that funds will be available. ✓ No. ✓ Yes.		erty is excluded and administrative expenses are
for distribution to unsecured creditors?			
18. How many creditors do you estimate that you owe?	☐ 1-49 ☐ 50-99 ☑ 100-199 ☐ 200-999	1,000-5,000 5,001-10,000 10,001-25,000	25,001-50,000 50,001-100,000 More than 100,000
19. How much do you estimate your assets to be worth?	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million	\$1,000,001-\$10 million \$10,000,001-\$50 million \$50,000,001-\$100 million \$100,000,001-\$500 million	
20. How much do you estimate your liabilities to be?	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million	\$1,000,001-\$10 million \$10,000,001-\$50 million \$50,000,001-\$100 million \$100,000,001-\$500 million	
Part 7: Sign Below			
For you	and correct. If I have chosen to file under or 13 of title 11, United State proceed under Chapter 7.	r Chapter 7, I am aware that I may pes Code. I understand the relief avail	roceed, if eligible, under Chapter 7, 11,12, able under each chapter, and I choose to
	fill out this document, I have I request relief in accordance I understand making a false	obtained and read the notice require with the chapter of title 11, United Statement, concealing property, or o case can result in fines up to \$250, 341, 1519, and 3571.	omeone who is not an attorney to help me ed by 11 U.S.C. § 342(b). States Code, specified in this petition. btaining money or property by fraud in ,000, or imprisonment for up to 20 years,
	Signature of Debtor 1		ture of Debtor 2
	Executed on <u>5/2/2016</u> MM / E	DD/YYYY Exec	uted on

Debtor 1	Rus@bse 16-15000	Doc 1	Filed 05/09/46	Entered 05/02/10014/10:35	Desc Main
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For your attorney, if you are represented by one

If you are not represented by an attorney, you do not need to file this page.

I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the de th in

at	tor(s) the notice required by 1 I have no knowledge after ar rrect.				
\$	/s/ Brent Ingram Signature of Attorney for Debtor		Date	5/2/2016 MM / DD / YYYY	-
	Brent Ingram				
	Printed name				The second secon
	Semrad Law Firm				
	Firm name				
	2424 Plainfield Road				
	Street				
	Suite 300				
	Crest Hill	Illinois		60403	
	City	State		Zip Code	
	Contact phone		En	nail address	
	Bar number		Sta	ate	

Fill in this inform	nation to identify your cas	Doc 1 Filed 05/0	02/16 Entered	05/02/16 14:10:35	Desc Main
Debtor 1	Russell	C	Baker		
Debtor 2	First Name	Middle Name	Last Name		
(Spouse, if filing	First Name	Middle Name	Last Name		
United States B	ankruptcy Court for the:	Northern	District of Illinois		
Case number			(State)		
(If known)					
Official F	orm 106De	C			Check if this is a amended filing
Declarat	ion About a	n Individual Del	otor's Sched	ules	12/1
f two married p	eople are filing togethe	r, both are equally responsib	le for supplying correct	information.	
You must file the property by frau 1519, and 3571.	is form whenever you f id in connection with a	ile bankruptcy schedules or a bankruptcy case can result ir	amended schedules. Ma I fines up to \$250,000, or	king a false statement, conce r imprisonment for up to 20 ye	aling property, or obtaining money or ears, or both. 18 U.S.C. §§ 152, 1341,
Part 1: Sign	Below				
Did you pa	y or agree to pay some	one who is NOT an attorney t	o help you fill out bankr	uptcy forms?	
✓ No			# 194 (Contraction)	eo €obo € Ora Hadalaooda	
Yes. N	ame of person		Attach Bankruptcy Signature (Official F	Petition Preparer's Notice, Decla Form 119).	aration, and
Under pena that they ar	alty of perjury, I declare re true and correct.	that I have read the summary	and schedules filed wit	th this declaration and	
/s/ Russell Signature of		explusion of the second	Signature	e of Debtor 2	
Date 5/2/20			Date	C OI DEDIOI Z	
MM/D	DD/YYYY			M/DD/YYYY	

Debtor 1		1 05/021∕96 Enter ument Page 10	red 05/09/16/生华经0:35 <u>Desc Main</u> 00 of 105	_
28. With		•	t to anyone about your business? Include all financial institutions,	
▽	No Yes. Fill in the details below.			
		Date issued		
	Name	MM/DD/YYYY	_	
	Name	MIM/DD/YYYY		
	Number Street			
	City State Zip Code			
Part 12:	Sign Below e read the answers on this Statement of Financial	Affairs and any attachmen	ts and I declare under penalty of periupy that the answers are true	
I have	e read the answers on this Statement of Financial accordence. I understand that making a false statement ruptcy case can result in fines up to \$250,000, or im	t, concealing property, or o	ts, and I declare under penalty of perjury that the answers are true obtaining money or property by fraud in connection with a ears, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.	
I have	e read the answers on this Statement of Financial accreect. I understand that making a false statement ruptcy case can result in fines up to \$250,000, or im	t, concealing property, or o	obtaining money or property by fraud in connection with a ears, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.	
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1 First Name Middle Name Cumen Last Name 101 of 105

Part 2: List Your Unexpired Personal Property Leases

For any unexpired personal property lease that you listed in Schedule G: Executory Contracts and Unexpired Leases (Official Form 106G), fill in the information below. Do not list real estate leases. Unexpired leases are leases that are still in effect; the lease period has not yet ended. You may assume an

Describe your unexpired personal property leases	Will the lease be assumed?
essor's name:	□ No □ Yes
Description of leased roperty:	
essor's name:	☐ No ☐ Yes
rescription of leased roperty:	
essor's name;	□ No □ Yes
escription of leased operty:	
essor's name:	☐ No ☐ Yes
escription of leased operty:	
essor's name:	☐ No ☐ Yes
escription of leased operty:	
ssor's name:	☐ No ☐ Yes
escription of leased operty:	
ssor's name:	No
scription of leased perty:	Yes
Sign Below	
er penalty of perjury, I declare that I have indicated my intentior is subject to an unexpired lease.	n about any property of my estate that secures a debt and any personal property
/s/ Russell Baker Jussell Dh	Signature of Debtor 1
Pate 5/2/2016	

Case 16-15000 Doc 1 Filed 05/02/16 Entered 05/02/16 14:10:35 Desc Main Document District of Illinois

In re:	Baker, Russell C	Case No.	
-	Debtor(s)	Case No	
		Chapter.	Chapter7
		VERIFICATION OF CREDITOR MA	ATRIX
	The above named Debtors here	by verify that the attached list of creditors is true	e and correct to the best of their knowledge.
Date:	5/2/2016	/s/ Baker, Russell	

Signature of Debtor

Case 16-15000 Doc 1 Filed 05/02/16 Entered 05/02/16 14:10:35 Desc Main Documentaker Page 103 of 105 number (if known) Debtor 1 Column A Column B Debtor 1 Debtor 2 or non-filing spouse 8. Unemployment compensation \$0.00 Do not enter the amount if you contend that the amount received was a benefit under the Social Security Act. Instead, list it here: For you \$0.00 \$0.00 For your spouse 9.Pension or retirement income. Do not include any amount received that was a \$0.00 benefit under the Social Security Act. 10.Income from all other sources not listed above. Specify the source and amount. Do not include any benefits received under the Social Security Act or payments received as a victim of a war crime, a crime against humanity, or international or domestic terrorism. If necessary, list other sources on a separate page and put the total below. +\$0.00 Total amounts from separate pages, if any. \$6,361.97 \$6,361.97 11. Calculate your total current monthly income. Add lines 2 through 10 for each column. Then add the total for Column A to the total for Column B. Total current monthly income Part 2: Determine Whether the Means Test Applies to You 12. Calculate your current monthly income for the year. Follow these steps: 12a. Copy your total current monthly income from line 11. Copy line 11 here → \$6,361.97 Multiply by 12 (the number of months in a year). X 12 12b. The result is your annual income for this part of the form. 12b. \$76,343.64 13 Calculate the median family income that applies to you. Follow these steps: Illinois Fill in the state in which you live. 5 Fill in the number of people in your household. Fill in the median family income for your state and size of household. 13. \$95,321.00 To find a list of applicable median income amounts, go online using the link specified in the separate instructions for this form. This list may also be available at the bankruptcy clerk's office. 14. How do the lines compare? 14a. Line 12b is less than or equal to line 13. On the top of page 1, check box 1, There is no presumption of abuse. Go to Part 3. Line 12b is more than line 13. On the top of page 1, check box 2, The presumption of abuse is determined by Form 122A-2. Go to Part 3 and fill out Form 122A-2. Part 3: Sign Below By signing here, I declare under penalty of perjury that the information on this statement and in any attachments is true and correct. /s/ Russell Baker Signature of Debtor 1 Signature of Debtor 2 Date 5/2/2016 Date 5/2/2016 MM/DD/YYYY MM/DD/YYYY If you checked line 14a, do NOT fill out or file Form 122A-2. If you checked line 14b, fill out Form 122A-2 and file it with this form.

CONTRACT FOR LEGAL SERVICES FOR REPRESENTATION IN A CHAPTER 7 BANKRUPTCY CASE

I do hereby retain the law firm of The Semrad Law Firm, LLC to represent my legal interests solely in a Bankruptcy case filed under Chapter 7 of the United States Bankruptcy Code. I further understand that this representation DOES NOT INCLUDE defending my interests in any adversary proceeding filed against me nor does this representation cover state court proceedings or criminal litigation.

I understand that The Semrad Law Firm, LLC is not going to charge me for time spent prior to the filing of my Chapter 7 case preparing and filing my petition. I also understand that The Semrad Law Firm, LLC may incur costs for such items as credit reports and tax transcripts for which it will not seek reimbursement.

After the bankruptcy case is filed, I understand that I will be presented with a second retainer agreement to pay The Semrad Law Firm, LLC \$1250 attorney fees plus any necessary postpetition costs to represent my interests including preparation and amendment, if necessary, of schedules; preparation and attendance of the Section 341 Meeting of Creditors; review and attendance, if necessary, to motions for stay relief; review of any redemption agreements; review of any reaffirmation agreements; case administration and monitoring, motions to reopen, if necessary, as well as a post discharge review of my credit report to ensure accurate reporting. I further understand and agree that additional professional legal services will result in additional fees that are due The Semrad Law Firm, LLC. Some of the additional services and fees are as follows:

Representation in an Adversary Proceeding. \$350.00/hr.
Adding additional bills \$30.00
Motion to Reopen and Avoid Lien \$1000.00

I have been presented to two options regarding the filing fees of \$335.00 payable to the Bankruptcy Court. I have elected to either,

- 1. Pay the costs directly to the bankruptcy court either all at once, or apply to pay these costs in installments; or
- 1. Request that the firm pay these costs on my behalf after filing for which it will seek reimbursement from me.

I understand that once my bankruptcy is filed, I will not be legally obligated to pay any fees to The Semrad Law Firm, LLC. If any fees are owed to The Semrad Law Firm, LLC and not paid as of the filing of the bankruptcy, they will be discharged in the bankruptcy and may not be collected by The Semrad Law Firm, LLC or it assignees. After my bankruptcy is filed, I may sign a second retainer agreement promising to pay fees for the remainder of my representation in consideration of services to be performed by The Semrad Law Firm, LLC after the filing of my bankruptcy. I understand that I will be under no obligation to do so and can refuse to sign such an agreement. However, The Semrad Law Firm, LLC reserves the right to withdraw from my representation in the event that I do not sign a second retainer within 10 days after the filing of my case. I have been advised that I have a right to consult other counsel before I sign

Russell	Baker	
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the second retainer. Further, if I do not wish for The Semrad Law Firm, LLC to represent me, I always have the right to seek any other legal counsel.

I further understand that the fee to be paid pursuant to the terms of this Contract is a flat fee, and that this fee shall immediately become the property of The Semrad Law Firm, LLC, in exchange for a commitment by The Semrad Law Firm, LLC, to provide the legal services described above. Said funds will be deposited into the main bank account owned by The Semrad Law Firm, LLC, and will be used for general expenses of the firm.

As The Semrad Law Firm, LLC has duties to me as its client, I likewise have responsibilities. I agree to fully cooperate with The Semrad Law Firm, LLC This includes, but is not limited to, providing The Semrad Law Firm, LLC with all information necessary and related to my bankruptcy case. In addition, I must attend all scheduled Court hearings and meetings.

I understand that I am to notify my creditors of my bankruptcy case once my Chapter 7 case is filed. I understand that The Semrad Law Firm, LLC is not liable or responsible for any illegal collection actions taken by my creditors once my case is filed.

I also understand that, if I am filing a joint case, the use of the personal pronouns "I", "me" or "my" are binding upon each signatory individually. I also understand that the laws of the State of Illinois are applicable to enforcement of this contract. Moreover, any change in this Contract is null and void unless it is in writing and signed by The Semrad Law Firm, LLC or an agent thereof.

Date: 05/02/2016	
Client / Client	
Attorney	

Russell Baker Matter Number 460031-001

Initial: _____